



# **Accelerating Business**

## **Through Synergy and Collaboration**











# Sanggahan dan Batasan Tanggung Jawab

## Disclaimer and Scope of Responsibility

Laporan Tahunan 2022 PT Bank Artha Graha Internasional Tbk ini disusun untuk memenuhi ketentuan pelaporan hasil kinerja Bank periode 1 Januari sampai dengan 31 Desember 2022 kepada Regulator sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik. Sedangkan muatan konten pada laporan ini disesuaikan dengan kriteria yang terdapat pada Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional dan 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.

Laporan dibuat dalam dua bahasa, yakni Bahasa Indonesia dan Bahasa Inggris. Selain dalam edisi cetak, Laporan serupa dapat diakses melalui situs resmi Bank <https://www.arthagraha.com/>.

### 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 2022 Annual Report of PT Bank Artha Graha Internasional Tbk is written to comply with the requirement of reporting the Bank's performance for the period of January 1 to December 31, 2022, to the Regulator as issued by the Financial Services Authority Regulation No. 29/POJK.04/2016 on the Issuers and Public-Listed Companies Annual Reports. The contents of this report are in line with the criteria outlined in Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 on the Transparency and Publication of Conventional Commercial Bank Reports and Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 on the Form and Content of the Issuers and Public-Listed Companies Annual Reports.*

*This Annual Report contains statements regarding objectives, policies, plans, strategies, and operational and financial results based on accountable factual data. In addition, this Annual Report also presents information related to the Bank's projections for the following year, which are written based on prospective statements and various assumptions regarding the Bank's future conditions and the related business environment, which may result in actual developments being materially different from those reported. Therefore, the Bank encourages Stakeholders to use this information wisely in making decisions.*

*This Annual Report contains the terms "Bank Artha Graha Internasional" and "Bank" defined as PT Bank Artha Graha Internasional Tbk, which engages in the banking services sector. Any reference to the currency unit "Rupiah", "Rp", or "IDR" refers to the official currency of the Republic of Indonesia, while "US Dollar" or "USD" refers to the official currency of the United States of America. All financial information is presented in Rupiah.*

*The report is written in two languages: Indonesian Language and English. Along with the printed edition, this Report can also be accessed through the Bank's official site at <https://www.arthagraha.com/>.*

### TABLE AND GRAPH PRESENTATION

*Tables and graphs in this Annual Report present numerical data with the writing standard based on Indonesian Language rules. Numerical presentation in the text uses standard Indonesian and English rules according to context.*



# Penjelasan Tema

Theme Explanation



## Accelerating Business Through Synergy and Collaboration

Bank Artha Graha Internasional (BAGI) terus berupaya untuk meningkatkan kinerja bisnisnya di tengah tingkat persaingan industri perbankan yang semakin ketat. Untuk itu, BAGI berupaya untuk memperluas segmen pasar dengan memasuki segmen-segmen baru. Untuk mempermudah penetrasi di segmen baru, BAGI membangun sinergi dan berkolaborasi dengan berbagai pihak mitra.

*Bank Artha Graha Internasional (BAGI) strives to improve its business performance amidst the increasingly fierce competition in the banking industry. For this reason, BAGI strives to expand the market by entering new segments. To facilitate penetration in new segments, BAGI builds synergies and collaborates with various partners.*



## Kesinambungan Tema

### Theme Continuity



### Moving Forward Thru Digitalization

*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 services continue to be developed and enhanced through 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, the Bank acquired new customers through the development of Bank channels and strengthening API services. The acceleration of digital transformation was performed to realize the Bank's mobile banking services as a one-stop financial solution that prioritizes customer needs for financial and non-financial services.*

### Memperkuat Sinergi, Meningkatkan Layanan

*Strengthening Synergy, Advancing Services*

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.

*Bank Artha Graha Internasional strives to provide the best banking services to all its customers. For this reason, in addition to continuing to increase internal capacity, the Bank also collaborated with third parties that could help the Bank achieve this goal.*





## Pertumbuhan Berkualitas di Era Digital

### *Quality Growth in Digital Era*

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.

*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 the Indonesian banking industry.*

## Mengoptimalkan Sumber Daya untuk Pertumbuhan Berkelanjutan

### *Optimize Resources for Sustainable Growth*

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.

*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 a quality improvement resulted from the implementation of the optimization of the office network, quality asset growth, development of retail and consumer banking units to support the expansion of the Customer Base, an increase of CASA through the development of digital banking, and optimization of synergies with partners or business network.*



## Pencapaian Penting 2022

### Significant Achievements in 2022

Di tengah berbagai tantangan yang dihadapi sepanjang tahun 2022, Bank Artha Graha Internasional masih dapat membukukan kinerja yang baik. Bank berhasil meraih sejumlah hasil yang positif.

*In the midst of various challenges faced throughout in 2022, Bank Artha Graha Internasional was still able to record good performance. The Bank managed to achieve a number of positive results.*



**Kredit Bersih yang diberikan Bank Artha Graha Internasional tahun 2022 mencapai Rp9,71 triliun.**

*Net Credit provided by Bank Artha Graha Internasional in 2022 reach IDR9.71 trillion.*



**Dana pihak ketiga yang dihimpun Bank Artha Graha Internasional tahun 2022 mencapai Rp20,33 triliun.**

*Third-party funds collected by Bank Artha Graha Internasional in 2022 reached IDR20.33 trillion.*



**Total aset Bank Artha Graha Internasional tahun 2022 mencapai Rp25,44 triliun.**

*The total assets of Bank Artha Graha Internasional in 2022 will reach IDR25.44 trillion.*



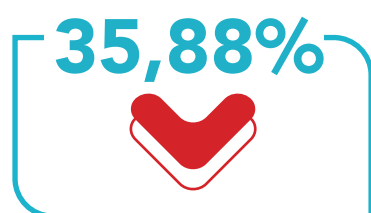
**Total ekuitas Bank Artha Graha Internasional tahun 2022 mencapai Rp4,00 triliun, meningkat 1,28% dari tahun sebelumnya Rp3,95 triliun.**

*The total equity of Bank Artha Graha Internasional in 2022 reached IDR4.00 trillion, an increase of 1.28% from the previous year IDR3.95 trillion.*





**Tahun 2022, Bank Artha Graha Internasional membukukan laba bersih sebesar Rp54,99 miliar, meningkat signifikan dari tahun sebelumnya Bank membukukan rugi bersih sebesar Rp168,06 miliar.**  
*In 2022, Bank Artha Graha Internasional posted a net profit of IDR54.99 billion, a significant increase from the previous year. The Bank posted a net loss of IDR168.06 billion.*



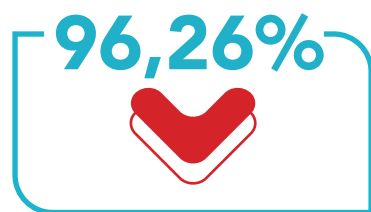
**Beban bunga Bank Artha Graha Internasional tahun 2022 turun 35,88% menjadi Rp491,34 miliar.**  
*Bank Artha Graha Internasional interest expense in 2022 decreased by 35.88% to IDR491.34 billion.*



**Return on Asset Bank Artha Graha Internasional tahun 2022 meningkat menjadi 0,25% dari tahun sebelumnya minus 0,73%.**  
*Return on Assets of Bank Artha Graha Internasional in 2022 increased to 0.25% from the previous year minus 0.73%.*



**Return on Equity Bank Artha Graha Internasional tahun 2022 meningkat menjadi 1,63% dari tahun sebelumnya minus 6,02%.**  
*Return on Equity of Bank Artha Graha Internasional in 2022 increased to 1.63% from minus 6.02% in the previous year.*



**Tahun 2022 Bank Artha Graha Internasional dapat beroperasi lebih efisien yang tercermin dari rasio BOPO yang turun menjadi 96,26% dari 111,09% di tahun 2021.**  
*In 2022 Bank Artha Graha Internasional can operate more efficiently as reflected in the BOPO ratio which fell to 96.26% from 111.09% in 2021.*



# Jejak Langkah Milestone



7 September  
September 7

**1973**

Mendirikan dan mengawali kiprah dalam industri keuangan sebagai lembaga keuangan bukan bank dengan nama PT Inter-Pacific Financial Corporation.  
*Established and initiated its involvement in the financial industry as a non-bank financial institution under the name of PT Inter-Pacific Financial Corporation.*

23 Agustus  
August 23

**1990**

Mencatatkan Saham pada Bursa Efek Jakarta dan Surabaya.  
*Listed its Shares on the Jakarta and Surabaya Stock Exchanges.*

19 Mei  
May 19

**1992**

Merubah nama dari PT Inter-Pacific Financial Corporation menjadi PT Inter-Pacific Bank Tbk.  
*Changed its name from PT Inter-Pacific Financial Corporation to PT Inter-Pacific Bank Tbk..*

24 Februari  
February 24

**1993**

Mendapatkan izin usaha sebagai bank umum dengan Surat Keputusan Menteri Keuangan Republik Indonesia No. 176/ KMK.017/1993.  
*Obtained a business license as a commercial bank with the Decree of the Minister of Finance of the Republic of Indonesia No. 176/ KMK.017/1993..*

17 April  
April 17

**2007**

Memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam dan LK) berdasarkan Surat No. S-1746/BL/2007 untuk melakukan Penawaran Umum Terbatas (PUT) II.  
*Obtained an effective statement from the Chairman of the Badan Pengawas Pasar Modal and Lembaga Keuangan (Bapepam and LK) based on Letter No. S-1746/BL/2007 to conduct a Limited Public Offering (PUT) II.*

1 Desember  
December 1

**2008**

Memperoleh pernyataan efektif dari Ketua Bapepam dan LK berdasarkan Surat No. S-8684/BL/2008 untuk melakukan PUT III.  
*Obtained an effective statement from the Chairman of Bapepam and LK based on Letter No. S-8684/BL/2008 to conduct LPO III.*

5 Desember  
December 5

**2012**

Memperoleh pernyataan efektif dari Ketua Bapepam dan LK berdasarkan Surat No. S-13878/BL/2012 untuk melakukan PUT IV.  
*Obtained an effective statement from the Chairman of Bapepam and LK based on Letter No. S-13878/BL/2012 to conduct PUT IV.*

23 November  
November 23

**2016**

Memperoleh pernyataan efektif dari Kepala Eksekutif Pengawas Pasar Modal Otoritas Jasa Keuangan berdasarkan Surat No. S-682/D.04/2016 untuk melakukan PUT V.  
*Obtained an effective statement from the Chief Executive of the Capital Market Supervision of the Financial Services Authority based on Letter No. S-682/D.04/2016 to conduct PUT V.*

19 Mei  
May 19

12 Desember  
December 12

**2020**

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.  
*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 its partners can access in real-time in 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.*

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 digital apps. Dengan adanya BAGI Money dapat mempermudah akuisisi user agi digital apps untuk bertransaksi dengan cara registrasi yang jauh lebih mudah dan cepat.  
*Bank Artha Graha Internasional has implemented a server-based electronic money service, BAGI Money, which becomes a single unit as a source of funds for transactions in agi digital apps services. With BAGI Money, the acquisition of agi digital apps users to do transactions by registration is easier and faster.*

31 Maret  
March 31

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 digital apps di seluruh merchant yang tergabung di jaringan QRIS.  
*Bank Artha Graha has implemented QRIS (Quick Response Indonesia Standard) service to serve QR Code-based payments at Bank Artha Graha partnered merchants through its AGI Pay merchant application. In addition, QR Code payments can also be made for Bank Artha Graha customers through the agi digital apps application at all merchants who were members of the QRIS network.*

9 September  
September 9

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.  
*Bank Artha Graha Internasional received approval from the Commodity Futures Trading Regulatory Agency as a Margin Fund Depositing Bank, Compensation Funds, and Guarantee Funds for Commodity Futures Trading.*

31 Desember  
December 31

**2021**

Bursa Berjangka Jakarta (BBJ) dan Klining 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.

Bursa Berjangka Jakarta (BBJ) dan Klining Berjangka Indonesia (KBI) collaborated with Bank Artha Graha Internasional as an Official Bank Partner providing financial technology services and payment systems 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 by opening a Commodity Fund Account (RDK) by Bank Artha Graha Internasional, which BBJ and KBI administer through the JFXGold Platform.



**13 Juni**  
June 13

**1997**

Merubah nama menjadi PT Bank Inter-Pacific Tbk.  
*Changed its name to PT Bank Inter-Pacific Tbk.*



**9 April**  
April 9

Mengajukan permohonan pembatalan pencatatan (*delisting*) saham di Bursa Efek Surabaya yang direalisasikan 10 hari kemudian melalui pemberian persetujuan atas permohonan tersebut.  
*Applied for the cancellation of shares delisting on the Surabaya Stock Exchange, which was realized 10 days later by approving the said application.*

**27 September**  
September 27

**1999**

Memperoleh pernyataan efektif dari Ketua Bapepam berdasarkan Surat No. S-1761/PM/1999 untuk melakukan Penawaran Umum Terbatas (PUT) I.  
*Obtained an effective statement from the Chairman of Bapepam based on Letter No. S-1761/PM/1999 to conduct a Limited Public Offering (PUT) I.*



**16 Agustus**  
August 16

**2005**

Melakukan perubahan nama menjadi PT Bank Artha Graha Internasional Tbk setelah merger dengan PT Bank Artha Graha berdasarkan izin dari Bank Indonesia dengan Keputusan Gubernur Bank Indonesia No. 7/49/KEP.GBI/2005.  
*The Bank changed its name to PT Bank Artha Graha Internasional Tbk after the merger with PT Bank Artha Graha based on a license from Bank Indonesia with the Decree of the Governor of Bank Indonesia No. 7/49/KEP.GBI/2005.*



**26 October**  
October 26

**2017**

Melakukan perubahan logo sebagai wujud perubahan Bank yang dinamis dengan dilandasi filosofi dan semangat baru.  
*Made a logo change as a form of dynamic Bank changes based on a new philosophy and spirit.*



**3 Mei**  
May 3

Meluncurkan kartu berlogo Gerbang Pembayaran Nasional (GPN) sebagai salah satu wujud interoperabilitas dalam mendukung kemudahan bertransaksi oleh Bank Artha Graha Internasional dan Perbankan Indonesia. Bank Artha Graha Internasional merupakan salah satu dari bank peserta pilot project GPN bersama Bank Mandiri, BNI, BRI, BCA, CIMB Niaga dan Bank Permata.  
*Launched a card with the National Payment Gateway (GPN) logo as a form of interoperability in supporting transactions by Bank Artha Graha Internasional and Indonesian Banking. Bank Artha Graha Internasional is one of the participating banks in the GPN pilot project with Bank Mandiri, BNI, BRI, BCA, CIMB Niaga, and Bank Permata.*

**28 Mei**  
May 28

**2018**

Mobile Banking Bank Artha Graha Internasional resmi diluncurkan pada tanggal 28 Mei 2018 guna memberikan layanan terbaik dan kemudahan transaksi kepada Nasabah. agi digital apps, dilengkapi dengan berbagai fitur transaksi transfer, pembelian dan pembayaran sebagai fitur utamanya.  
*Bank Artha Graha Internasional Mobile Banking was officially launched on May 28, 2018, to provide customers with the best services and ease of transactions. agi digital apps has many features such as funds transfer, bill purchase, and bill payment transactions as a main feature.*



**10 Oktober**  
October 10

**2019**

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.  
*In 2019, Bank Artha Graha Internasional had the vision to improve services and extend the customers' convenience. For this reason, the Bank launched a new online account opening feature to allow customers to open a bank account through its mobile application without having to come to a branch physically.*



**18 Mei**  
May 18

**23 Mei**  
May 23

**4 Juni**  
June 4

**30 Desember**  
December 30

**2022**

Bank Artha Graha Internasional (BAGI) menjalin kerja sama Customer Due Diligence (CDD) dengan Perantara Perdagangan Pasar Fisik Emas Digital, PT ABI Komoditi Berjangka (ABI KB). Dalam kerja sama ini, BAGI menggunakan hasil CDD yang dilakukan ABI KB untuk pembukaan Rekening Dana Komoditi (RDK) dari peserta perdagangan.  
*Bank Artha Graha Internasional (BAGI) established Customer Due Diligence (CDD) cooperation with Digital Gold Physical Market Trading Intermediary, PT ABI Komoditi Berjangka (ABI KB). In this cooperation, BAGI used the results of CDD by ABI KB to open Commodity Fund Accounts (RDK) from trading participants.*

Implementasi BI Fast pada channel teller, memberikan akses kepada nasabah atas layanan transfer antar bank secara real-time dan harga layanan yang terjangkau menggunakan sistem yang terintegrasi dengan Bank Indonesia.  
*The implementation of BI Fast in the teller channel. It provides customers access to real-time interbank transfer services and affordable service prices using a system integrated with Bank Indonesia.*

Launching Digital Aplikasi "agi" by Bank Artha Graha Internasional, merupakan aplikasi yang telah diperbaharui dari layanan Mobile Banking "agi digital apps". Perubahan atas brand identity, UI/UX, customer journey serta berbagai fitur baru yang digarap pada aplikasi ini.  
*Launching the Digital Application "agi" by Bank Artha Graha Internasional, an updated application of the Mobile Banking service "agi digital apps". There were changes to the brand identity, UI/UX, customer journey, and various new features, both financial and non-financial, in this application.*

Bank Artha Graha telah mendapatkan surat rekomendasi untuk implementasi BI SNAP (Standar Nasional Open API Pembayaran) dalam mendukung terciptanya sinergi sistem pembayaran melalui kerja sama B2B (Business to Business). Implementasi bertahap dilakukan untuk menyelaraskan spesifikasi teknis sesuai SNAP untuk seluruh merchant.  
*Bank Artha Graha has received a recommendation letter for the implementation of BI SNAP (National Standard for Open API Payment) to support the realization of payment system synergy through B2B (Business to Business) cooperation. Gradual implementation is carried out to synchronize technical specifications according to SNAP for all merchants.*





# Daftar Isi

## Table of Content

|                                                                                       |           |
|---------------------------------------------------------------------------------------|-----------|
| Sanggahan dan Batasan Tanggung Jawab<br><i>Disclaimer and Scope of Responsibility</i> | 4         |
| Penjelasan Tema<br><i>Theme Explanation</i>                                           | 5         |
| Kesinambungan Tema<br><i>Theme Continuity</i>                                         | 6         |
| Pencapaian Penting 2022<br><i>Significant Achievements in 2022</i>                    | 8         |
| Jejak Langkah<br><i>Milestone</i>                                                     | 10        |
| <b>Kilas Kinerja</b><br><i>Performance Highlights</i>                                 | <b>14</b> |
| Ikhtisar Data Keuangan<br><i>Financial Data Highlights</i>                            | 16        |
| Ikhtisar Operasional<br><i>Operational Highlights</i>                                 | 23        |
| Ikhtisar Saham<br><i>Share Highlights</i>                                             | 25        |
| Ikhtisar Efek Lainnya<br><i>Other Highlights on Securities</i>                        | 27        |
| Penghargaan<br><i>Awards</i>                                                          | 28        |
| Peristiwa Penting<br><i>Significant Events</i>                                        | 29        |
| <b>Laporan Manajemen</b><br><i>Management Report</i>                                  | <b>34</b> |
| Laporan Dewan Komisaris<br><i>Board of Commissioners Report</i>                       | 36        |
| Laporan Direksi<br><i>Board of Directors Report</i>                                   | 46        |
| <b>Profil Perusahaan</b><br><i>Company Profile</i>                                    | <b>58</b> |
| Identitas Perusahaan<br><i>Corporate Identity</i>                                     | 60        |
| Riwayat Singkat Perusahaan<br><i>Company's Brief History</i>                          | 62        |
| Logo Perusahaan<br><i>The Company's Logo</i>                                          | 65        |
| Kegiatan Usaha<br><i>Business Activities</i>                                          | 66        |
| Keanggotaan Dalam Asosiasi<br><i>Association Membership</i>                           | 76        |
| Visi, Misi dan Nilai-Nilai Perusahaan<br><i>Vision, Mission and Corporate Values</i>  | 77        |
| Struktur Organisasi<br><i>Organizational Structure</i>                                | 80        |
| Profil Dewan Komisaris<br><i>Board of Commissioners Profile</i>                       | 82        |

|                                                                                                                                          |            |
|------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Profil Direksi<br><i>Board of Directors Profile</i>                                                                                      | 86         |
| Pejabat Eksekutif<br><i>Executive Officials</i>                                                                                          | 92         |
| Demografi Karyawan<br><i>Employee Demographics</i>                                                                                       | 96         |
| Struktur dan Komposisi Pemegang Saham<br><i>Structure and Composition of Shareholders</i>                                                | 99         |
| Kronologi Penerbitan dan/atau Pencatatan Saham<br><i>Chronology of Share Issuances and/or Listings</i>                                   | 102        |
| Kronologi Penerbitan dan/atau Pencatatan Efek Lainnya<br><i>Chronology of Other Securities Issuances and/or Listings</i>                 | 105        |
| Entitas Anak dan Entitas Asosiasi<br><i>Subsidiary and Associate Companies</i>                                                           | 105        |
| Struktur Grup<br><i>Group Structure</i>                                                                                                  | 105        |
| Lembaga dan/atau Profesi Penunjang Pasar Modal<br><i>Capital Market Supporting Institutions and/or Professions</i>                       | 106        |
| Website Bank<br><i>The Bank's Website</i>                                                                                                | 107        |
| Peta Jaringan Bisnis dan Wilayah Operasi<br><i>Maps of the Business Network and Operational Area</i>                                     | 108        |
| Alamat Kantor Cabang, Kantor Cabang Pembantu<br><i>Addresses of Branch Offices, Sub-Branch Offices</i>                                   | 112        |
| <b>Analisis dan Pembahasan Manajemen</b><br><i>Management Discussion and Analysis</i>                                                    | <b>116</b> |
| Tinjauan Ekonomi dan Industri<br><i>Economic and Industrial Overview</i>                                                                 | 118        |
| Tinjauan Operasional<br><i>Operational Overview</i>                                                                                      | 123        |
| Tinjauan Per Segmen Operasi<br><i>Operating Segment Overview</i>                                                                         | 126        |
| Tinjauan Keuangan<br><i>Financial Overview</i>                                                                                           | 130        |
| Human Capital<br><i>Human Capital</i>                                                                                                    | 164        |
| Teknologi Informasi & Perbankan Digital<br><i>Information Technology &amp; Digital Banking</i>                                           | 175        |
| <b>Tata Kelola Perusahaan</b><br><i>Corporate Governance</i>                                                                             | <b>188</b> |
| Komitmen dan Kebijakan Penerapan<br>Tata Kelola Perusahaan<br><i>Commitment and Policy on the Implementation of Corporate Governance</i> | 190        |
| Kerangka Penerapan Tata Kelola Perusahaan<br><i>Corporate Governance Framework</i>                                                       | 194        |
| Rapat Umum Pemegang Saham<br><i>General Meeting of Shareholders</i>                                                                      | 201        |
| Dewan Komisaris<br><i>Board of Commissioners</i>                                                                                         | 212        |



|                                                                                                                                                                                     |     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| Direksi<br><i>Board of Directors</i>                                                                                                                                                | 232 |
| Dewan Pengawas Syariah<br><i>Syariah Supervisory Board</i>                                                                                                                          | 242 |
| Independensi dan Transparansi Informasi<br>Dewan Komisaris dan Direksi<br><i>Independence and Information Transparency of<br/>the Board of Commissioners and Board of Directors</i> | 242 |
| Penilaian Kinerja Dewan Komisaris dan Direksi<br><i>Performance Assessment of the Board of<br/>Commissioners and Board of Directors</i>                                             | 248 |
| Nominasi dan Remunerasi Direksi<br>dan Dewan Komisaris<br><i>Nomination and Remuneration of<br/>Board of Directors and Board of Commissioners</i>                                   | 249 |
| Organ Pendukung Dewan Komisaris<br><i>Supporting Organs of the Board of Commissioners</i>                                                                                           | 256 |
| Komite Audit<br><i>Audit Committee</i>                                                                                                                                              | 257 |
| Komite Remunerasi dan Nominasi<br><i>Remuneration and Nomination Committee</i>                                                                                                      | 268 |
| Komite Pemantau Risiko<br><i>Risk Monitoring Committee</i>                                                                                                                          | 277 |
| Organ Pendukung Direksi<br><i>Supporting Organs of the Board of Directors</i>                                                                                                       | 283 |
| Komite Kredit<br><i>Credit Committee</i>                                                                                                                                            | 284 |
| Komite Asset dan Liabilities<br><i>Assets and Liabilities Committee</i>                                                                                                             | 287 |
| Komite Manajemen Risiko<br><i>Risk Management Committee</i>                                                                                                                         | 291 |
| Komite Pengarah Teknologi Informasi<br><i>Information Technology Steering Committee</i>                                                                                             | 295 |
| Komite Human Capital<br><i>Human Capital Committee</i>                                                                                                                              | 300 |
| Sekretaris Perusahaan<br><i>Corporate Secretary</i>                                                                                                                                 | 303 |
| Internal Audit<br><i>Audit Internal</i>                                                                                                                                             | 308 |
| Akuntan Publik<br><i>Public Accountant</i>                                                                                                                                          | 315 |
| Fungsi Kepatuhan<br><i>Compliance Function</i>                                                                                                                                      | 317 |
| Program APU PPT & PPSPM<br><i>AML CFT &amp; PPSPM Program</i>                                                                                                                       | 321 |
| Sistem Pengendalian Internal<br><i>Internal Control System</i>                                                                                                                      | 325 |
| Perkara Hukum<br><i>Legal Cases</i>                                                                                                                                                 | 328 |
| Sanksi Administratif<br><i>Administration Sanction</i>                                                                                                                              | 329 |
| Akses Informasi dan Data Perusahaan<br><i>Access to Company Information and Data</i>                                                                                                | 329 |
| Transparansi Kondisi Keuangan dan<br>Non-Keuangan Perusahaan<br><i>Transparency of the Company's Financial<br/>and Non-Financial Condition</i>                                      | 332 |

|                                                                                                                                                                                                                                                    |            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Pemberian Dana Untuk Kegiatan Sosial dan/atau<br>Politik<br><i>Provision of Funds for Social and/or Political Activities</i>                                                                                                                       | 333        |
| Penyediaan Dana Kepada Pihak Terkait<br><i>Provision of Funds to Related Parties</i>                                                                                                                                                               | 334        |
| Pelanggaran (Fraud) Internal<br><i>Internal Fraud</i>                                                                                                                                                                                              | 335        |
| Kode Etik<br><i>Code of Conduct</i>                                                                                                                                                                                                                | 336        |
| Sistem Pelaporan Pelanggaran<br>(Whistleblowing System)<br><i>Whistleblowing System</i>                                                                                                                                                            | 340        |
| Laporan Pelaksanaan Tata Kelola Terintegrasi<br><i>Integrated Governance Implementation Report</i>                                                                                                                                                 | 345        |
| Pemenuhan Penyampaian Laporan<br>Keberlanjutan 2022<br><i>Fulfillment of 2022 Sustainability Report Submission</i>                                                                                                                                 | 345        |
| Pengungkapan Kepemilikan Saham Anggota<br>Direksi dan Anggota Dewan Komisaris<br><i>Disclosure of Share Ownership of Members<br/>of the Board of Directors and Members<br/>of the Board of Commissioners</i>                                       | 346        |
| Kebijakan Pemberian Kompensasi<br>Jangka Panjang Berbasis Kinerja Kepada<br>Manajemen dan/atau Karyawan<br><i>Performance-Based Long-Term Compensation Policy<br/>to Management and/or Employees</i>                                               | 347        |
| Kebijakan Anti Korupsi<br><i>Anti Corruption Policy</i>                                                                                                                                                                                            | 347        |
| Kebijakan Pengadaan Barang dan Jasa<br><i>Goods and Services Procurement Policy</i>                                                                                                                                                                | 348        |
| Penilaian Penerapan GCG<br><i>Assessment of GCG Implementation</i>                                                                                                                                                                                 | 349        |
| Penerapan Aspek dan Prinsip Tata Kelola Perusahaan<br>Sesuai Ketentuan Otoritas Jasa Keuangan<br><i>Implementation of Aspects and Principles of<br/>Public Company Governance Following the<br/>Provisions of the Financial Services Authority</i> | 349        |
| Rencana Korporasi Bank<br><i>Bank Corporate Plan</i>                                                                                                                                                                                               | 368        |
| Transparansi Praktik Bad Governance<br><i>Transparency of Bad Governance Practices</i>                                                                                                                                                             | 372        |
| Permodalan dan Manajemen Risiko<br><i>Capital and Risk Management</i>                                                                                                                                                                              | 374        |
| Tinjauan Atas Efektivitas Sistem<br>Manajemen Risiko Perusahaan<br><i>Overview of the Bank's Management<br/>System Effectiveness</i>                                                                                                               | 396        |
| <b>Tanggung Jawab Sosial Perusahaan</b><br><i>Corporate Social Safety Responsibility</i>                                                                                                                                                           | <b>462</b> |
| Laporan Keberlanjutan<br><i>Sustainability Report</i>                                                                                                                                                                                              | 464        |
| <b>Laporan Keuangan</b><br><i>Financial Report</i>                                                                                                                                                                                                 | <b>486</b> |





2022

**01**

## **Kilas Kinerja**

*Performance  
Highlights*

**88%**

Melalui penerapan strategi yang tepat, Bank Artha Graha Internasional dapat menghadapi berbagai tantangan dan secara konsisten membukukan kinerja yang positif.

*By implementing the proper strategies, Bank Artha Graha Internasional has been able to overcome various challenges and consistently recorded a positive performance.*



# Ikhtisar Data Keuangan

## Financial Data Highlights

### LAPORAN POSISI KEUANGAN

### STATEMENT OF FINANCIAL POSITION

dalam jutaan Rupiah  
in million of Rupiah

| Keterangan<br>Description                                                                         | 2022              | 2021              | 2020              | 2019              | 2018              |
|---------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Aset</b><br>Assets                                                                             |                   |                   |                   |                   |                   |
| Kas<br>Cash                                                                                       | 290.754           | 276.539           | 286.779           | 320.052           | 379.176           |
| Giro pada Bank Indonesia<br>Current Accounts in Bank Indonesia                                    | 2.937.933         | 1.532.310         | 926.163           | 1.491.352         | 1.387.519         |
| Giro pada Bank Lain - Bersih<br>Current Accounts in Other Banks                                   | 375.060           | 720.418           | 558.976           | 364.823           | 324.357           |
| Penempatan pada Bank Indonesia dan Bank Lain<br>Placements in Bank Indonesia and Other Banks      | 1.378.005         | 1.973.527         | 1.097.187         | 1.639.873         | 2.203.102         |
| Efek-efek<br>Securities                                                                           | 4.045.146         | 2.839.888         | 1.653.004         | 1.825.746         | 1.740.427         |
| Efek-Efek yang Dibeli dengan Janji Dijual Kembali<br>Securities Purchased Under Agreement to Sell | 1.678.795         | 2.700.350         | 8.079.169         | 1.637.441         | 764.958           |
| Tagihan Derivatif<br>Derivatives Receivables                                                      | 143               | 2.049             | -                 | 6.910             | 657               |
| Kredit yang Diberikan - Bersih<br>Loans - Net                                                     | 9.705.183         | 10.816.904        | 11.982.582        | 13.459.487        | 15.076.319        |
| Pendapatan Bunga yang Masih Akan Diterima<br>Accrued Interest Receivable                          | 365.947           | 344.590           | 291.889           | 131.194           | 130.071           |
| Pajak Dibayar Dimuka<br>Prepaid Taxes                                                             | -                 | -                 | 12.380            | 37.186            | 24.806            |
| Biaya Dibayar Dimuka<br>Prepaid Expense                                                           | 156.451           | 173.355           | 213.844           | 206.966           | 162.243           |
| Tagihan Akseptasi<br>Acceptance Receivables                                                       | 276.735           | 259.213           | 143.978           | 48.409            | 35.056            |
| Penyertaan Saham<br>Investment in Shares                                                          | 6                 | 6                 | 137               | 137               | 137               |
| Aset Tetap - Bersih<br>Fixed Assets - Net                                                         | 2.078.315         | 2.106.653         | 2.065.208         | 2.029.527         | 2.053.140         |
| Aset Tak Berwujud - Bersih<br>Intangible Assets - Net                                             | 31.164            | 32.731            | 36.606            | 43.996            | 51.317            |
| Agunan yang Diambil Alih - Bersih<br>Foreclosed Assets - Net                                      | 1.223.296         | 1.829.689         | 2.650.061         | 2.051.119         | 1.551.262         |
| Aset Pajak Tangguhan<br>Deferred Tax Assets                                                       | 304.870           | 317.941           | 288.547           | 67.659            | 51.533            |
| Aset Lain-Lain - Bersih<br>Other Assets - Net                                                     | 589.830           | 201.657           | 240.455           | 170.164           | 89.108            |
| <b>Jumlah Aset</b><br><b>Total Assets</b>                                                         | <b>25.437.633</b> | <b>26.127.820</b> | <b>30.526.965</b> | <b>25.532.041</b> | <b>26.025.188</b> |



dalam jutaan Rupiah  
in million of Rupiah

| Keterangan<br>Description                                                                                                                                                                                        | 2022              | 2021              | 2020              | 2019              | 2018              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Liabilitas</b><br><i>Liabilities</i>                                                                                                                                                                          |                   |                   |                   |                   |                   |
| Liabilitas Segera<br><i>Liabilities Due Immediately</i>                                                                                                                                                          | 87.094            | 59.694            | 64.494            | 77.322            | 72.847            |
| Simpanan dari Nasabah<br><i>Deposits from Customers</i>                                                                                                                                                          | 20.325.078        | 21.005.956        | 25.500.329        | 20.249.792        | 20.455.053        |
| Simpanan dari Bank Lain<br><i>Deposits from Other Banks</i>                                                                                                                                                      | 18.641            | 18.117            | 121.613           | 9.409             | 297.062           |
| Liabilitas Derivatif<br><i>Derivative Liabilities</i>                                                                                                                                                            | 33                | 77                | -                 | -                 | 320               |
| Liabilitas Akseptasi<br><i>Acceptance Liabilities</i>                                                                                                                                                            | 277.445           | 259.917           | 144.390           | 48.409            | 35.056            |
| Utang Pajak<br><i>Taxes Payable</i>                                                                                                                                                                              | 10.870            | 11.862            | 9.364             | 10.530            | 11.205            |
| Bunga Masih Harus Dibayar<br><i>Accrued Interest Payable</i>                                                                                                                                                     | 18.438            | 24.096            | 74.503            | 77.452            | 65.960            |
| Liabilitas Imbalan Pascakerja<br><i>Post-Employment Benefit Liabilities</i>                                                                                                                                      | 124.006           | 153.778           | 242.279           | 240.599           | 268.284           |
| Pinjaman Subordinasi<br><i>Subordinated Loans</i>                                                                                                                                                                | -                 | -                 | -                 | -                 | 101.955           |
| LTN Subordinasi<br><i>Subordinated LTN</i>                                                                                                                                                                       | 200.000           | 200.000           | 200.000           | -                 | -                 |
| Liabilitas Lain-Lain<br><i>Other Liabilities</i>                                                                                                                                                                 | 371.658           | 440.374           | 610.458           | 282.293           | 130.335           |
| <b>Jumlah Liabilitas</b><br><i>Total Liabilities</i>                                                                                                                                                             | <b>21.433.263</b> | <b>22.173.871</b> | <b>26.967.430</b> | <b>20.995.806</b> | <b>21.438.077</b> |
| <b>Ekuitas</b><br><i>Equity</i>                                                                                                                                                                                  |                   |                   |                   |                   |                   |
| Modal Saham<br><i>Share Capital</i>                                                                                                                                                                              | 2.242.372         | 2.242.372         | 1.751.482         | 1.751.482         | 1.751.482         |
| Tambahan Modal Disetor<br><i>Additional Paid-in Capital</i>                                                                                                                                                      | 415.285           | 415.285           | 414.753           | 414.753           | 414.753           |
| Revaluasi Aset Tetap<br><i>Revaluation Surplus of Fixed Assets</i>                                                                                                                                               | 1.349.281         | 1.349.281         | 1.303.818         | 1.303.818         | 1.303.818         |
| Pengukuran Kembali Program Imbalan Pasti setelah Dikurangi Pajak<br><i>Remeasurement of Defined Benefits Program after Tax</i>                                                                                   | 60.364            | 46.792            | 12.741            | 4.505             | 4.524             |
| Keuntungan yang Belum di Realisasi atas Perubahan Nilai Wajar Efek-Efek yang Tersedia untuk Dijual, setelah Pajak<br><i>Unrealized Gain on Changes in Fair Value of Available-for-Sale Securities, after Tax</i> | 14.184            | 32.332            | 40.791            | (1.407)           | (8.895)           |
| Saldo Laba<br><i>Retained Earnings</i>                                                                                                                                                                           | (77.116)          | (132.113)         | 35.950            | 1.063.084         | 1.121.429         |
| <b>Jumlah Ekuitas</b><br><i>Total Equity</i>                                                                                                                                                                     | <b>4.004.370</b>  | <b>3.953.949</b>  | <b>3.559.535</b>  | <b>4.536.235</b>  | <b>4.587.111</b>  |
| <b>Jumlah Liabilitas dan Ekuitas</b><br><i>Total Liabilities and Equity</i>                                                                                                                                      | <b>25.437.633</b> | <b>26.127.820</b> | <b>30.526.965</b> | <b>25.532.041</b> | <b>26.025.188</b> |

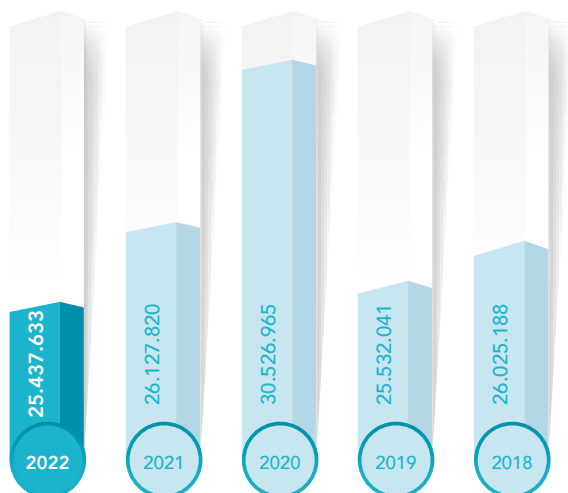




### Jumlah Aset

Total Assets

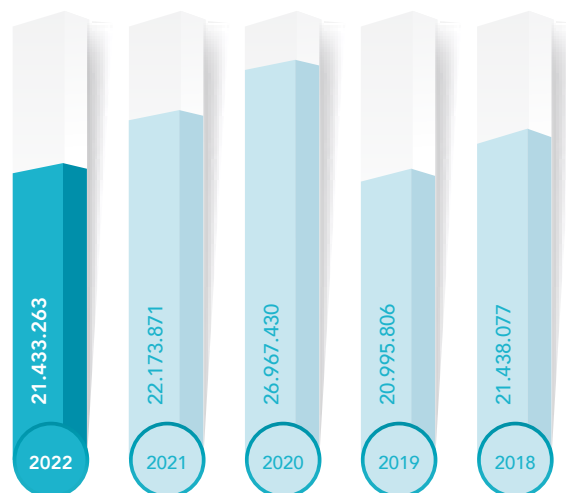
dalam jutaan Rupiah  
in million of Rupiah



### Jumlah Liabilitas

Total Liabilities

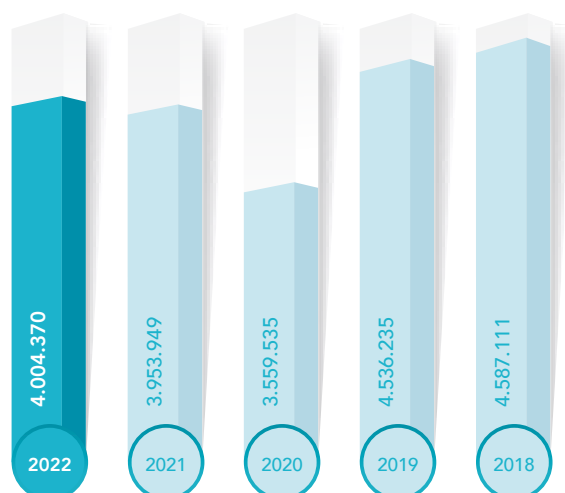
dalam jutaan Rupiah  
in million of Rupiah



### Jumlah Ekuitas

Total Equity

dalam jutaan Rupiah  
in million of Rupiah





## LAPORAN LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN

## STATEMENTS OF PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME

### Pendapatan dan Beban Operasional

Operational Income and Liabilities

dalam jutaan Rupiah  
in million of Rupiah

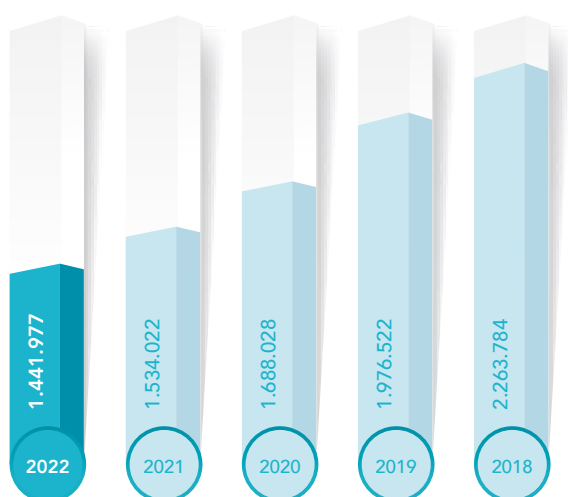
| Uraian<br>Description                                                                           | 2022        | 2021        | 2020        | 2019        | 2018        |
|-------------------------------------------------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|
| <b>Pendapatan dan Beban Operasional</b><br><i>Operational Income and Liabilities</i>            |             |             |             |             |             |
| Pendapatan Bunga<br><i>Interest Income</i>                                                      | 1.441.977   | 1.534.022   | 1.688.028   | 1.976.522   | 2.263.784   |
| Beban Bunga<br><i>Interest Expenses</i>                                                         | (491.344)   | (766.265)   | (1.056.241) | (1.049.601) | (1.065.854) |
| Pendapatan Bunga - Bersih<br><i>Interest Income – Net</i>                                       | 950.633     | 767.757     | 631.787     | 926.921     | 1.197.930   |
| <b>Pendapatan dan Beban Operasional Lainnya</b><br><i>Other Operational Income and Expenses</i> |             |             |             |             |             |
| Pendapatan Operasional Lainnya<br><i>Other Operational Income</i>                               | 167.121     | 306.729     | 115.873     | 106.777     | 73.830      |
| Beban Operasional Lainnya<br><i>Other Operational Expenses</i>                                  | (1.054.743) | (1.278.397) | (704.784)   | (1.105.713) | (1.185.646) |
| Laba (Rugi) Operasional<br><i>Operational Profit (Loss)</i>                                     | 63.011      | (203.911)   | 42.876      | (72.015)    | 86.114      |
| Pendapatan (Beban) Non-Operasional - Bersih<br><i>Non-Operational Income and Expenses - Net</i> | 6.130       | 451         | (12.454)    | (4.324)     | (11.778)    |
| Laba (Rugi) Sebelum Beban Pajak<br><i>Profit (Loss) Before Tax Expenses</i>                     | 69.141      | (203.460)   | 30.422      | (76.339)    | 74.336      |
| Beban Pajak<br><i>Tax Expenses</i>                                                              | (14.144)    | 35.397      | (9.051)     | 17.994      | (20.715)    |
| Laba (Rugi) Tahun Berjalan<br><i>Profit (Loss) for the Current Year</i>                         | 54.997      | (168.063)   | 21.371      | (58.345)    | 53.621      |
| Penghasilan (Rugi) Komprehensif Lain<br><i>Other Comprehensive Income and (Loss)</i>            | (4.576)     | 71.055      | 50.434      | 7.469       | 25.578      |
| Jumlah Laba (Rugi) Komprehensif<br><i>Total Comprehensive Profit (Loss)</i>                     | 50.421      | (97.008)    | 71.805      | (50.876)    | 79.199      |
| Laba (Rugi) per Saham Dasar (Rupiah Penuh)<br><i>Profit (Loss) per Share (Full Rupiah)</i>      | 2,72        | (8,31)      | 1,35        | (3,69)      | 3,39        |



### Pendapatan Bunga

Interest Income

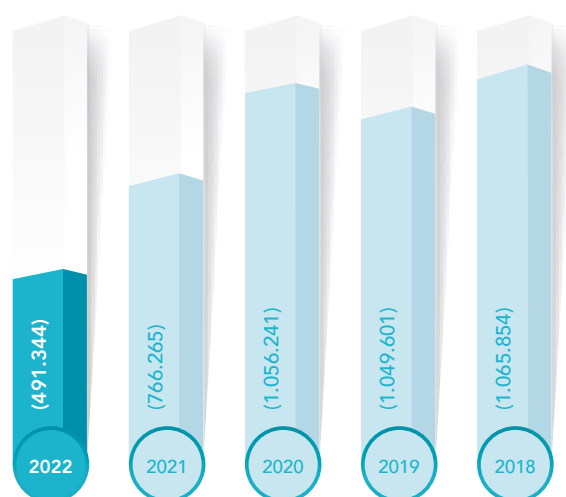
dalam jutaan Rupiah  
in million of Rupiah



### Beban Bunga

Interest Expenses

dalam jutaan Rupiah  
in million of Rupiah



### Laba (Rugi) Bersih

Profit (Loss) - Net

dalam jutaan Rupiah  
in million of Rupiah







## LAPORAN ARUS KAS

## STATEMENT OF CASH FLOW

dalam jutaan Rupiah  
in million of Rupiah

| Uraian<br>Description                                                                                                        | 2022      | 2021        | 2020        | 2019      | 2018      |
|------------------------------------------------------------------------------------------------------------------------------|-----------|-------------|-------------|-----------|-----------|
| Arus Kas diperoleh dan/(digunakan untuk) kegiatan Operasi<br><i>Cash Flow Provided from/(Used by) Operating Activities</i>   | 604.832   | (3.034.360) | 5.121.893   | 588.905   | 1.168.947 |
| Arus Kas diperoleh dan/(digunakan untuk) kegiatan Investasi<br><i>Cash Flow Provided from/(Used by) Investing Activities</i> | (150.970) | 4.170.396   | (6.276.573) | (950.763) | 431.094   |
| Arus Kas diperoleh dan/(digunakan untuk) kegiatan Pendanaan<br><i>Cash Flow Provided from/(Used by) Financing Activities</i> | -         | 491.422     | 200.000     | (101.955) | (101.955) |
| Kenaikan/(Penurunan) Kas dan Setara Kas - Neto<br><i>Increase/(Decrease) In Cash and Cash Equivalents - Net</i>              | 453.862   | 1.627.458   | (954.680)   | (463.813) | 1.498.086 |
| Kas dan Setara Kas pada Awal Tahun<br><i>Cash and Cash Equivalents at the Beginning of the Year</i>                          | 4.503.130 | 2.869.279   | 3.816.420   | 4.294.493 | 2.773.316 |
| Kas dan Setara Kas pada Akhir Tahun<br><i>Cash and Cash Equivalents at the End of the Year</i>                               | 4.982.095 | 4.503.130   | 2.869.279   | 3.816.420 | 4.294.493 |

## RASIO KEUANGAN DAN KEPATUHAN

## FINANCIAL AND COMPLIANCE RATIOS

dalam persentase (%)  
in percentage (%)

| Uraian<br>Description                                                                                                                                                                            | 2022  | 2021   | 2020  | 2019  | 2018  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|--------|-------|-------|-------|
| <b>Rasio Permodalan</b><br><i>Capital Ratio</i>                                                                                                                                                  |       |        |       |       |       |
| KPMM dengan Memperhitungkan Risiko Kredit dan Risiko Operasional<br><i>CAR by Calculating Credit Risk and Operational Risk</i>                                                                   | 23,82 | 22,36  | 16,66 | 18,67 | 19,94 |
| KPMM dengan Memperhitungkan Risiko Kredit, Risiko Operasional, dan Risiko Pasar<br><i>CAR by Calculating Credit Risk, Operational Risk, and Market Risk</i>                                      | 23,31 | 21,77  | 16,37 | 18,55 | 19,80 |
| Aset Tetap terhadap Modal<br><i>Fixed Assets to Capital</i>                                                                                                                                      | 56,89 | 57,00  | 69,26 | 64,18 | 54,31 |
| <b>Aset Produktif</b><br><i>Earning Assets</i>                                                                                                                                                   |       |        |       |       |       |
| Aset Produktif dan Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif<br><i>Non-Performing Earning and Non-Earning Assets to Total Earning and Non-Earning Assets</i> | 6,51  | 8,57   | 6,43  | 9,72  | 9,27  |
| Aset Produktif Bermasalah terhadap Total Aset Produktif<br><i>Non-Performing Earning Assets to Total Productive Assets</i>                                                                       | 1,55  | 1,95   | 2,38  | 4,45  | 4,70  |
| Cadangan Kerugian Penurunan Nilai Aset Keuangan terhadap Aset Produktif<br><i>Allowance for Impairment Losses for Financial Assets to Earning Assets</i>                                         | 2,93  | 3,33   | 1,92  | 1,58  | 2,95  |
| Pemenuhan CKPN Kredit yang Diberikan<br><i>Fulfillment of CKPN on Disbursed Loans</i>                                                                                                            | 96,31 | 103,87 | 58,46 | 26,51 | 60,95 |



| Uraian<br>Description                                                                                          | dalam persentase (%)<br>in percentage (%) |         |        |        |        |
|----------------------------------------------------------------------------------------------------------------|-------------------------------------------|---------|--------|--------|--------|
|                                                                                                                | 2022                                      | 2021    | 2020   | 2019   | 2018   |
| Rasio Kredit Bermasalah (NPL) - Bruto<br>Non-Performing Loans (NPL) to Total Loans - Gross                     | 2,73                                      | 3,39    | 4,58   | 5,71   | 5,99   |
| Rasio Kredit Bermasalah (NPL) - Bersih<br>Non-Performing Loans (NPL) to Total Loans - Net                      | 0,41                                      | 0,32    | 3,14   | 4,25   | 3,33   |
| <b>Rasio Rentabilitas</b><br>Rentability Ratio                                                                 |                                           |         |        |        |        |
| Rasio Laba Setelah Pajak terhadap rata-rata Aset<br>(ROA)<br>Return on Assets (ROA)                            | 0,25                                      | (0,73)  | 0,11   | (0,30) | 0,27   |
| Rasio Laba Setelah Pajak terhadap rata-rata Ekuitas<br>(ROE)<br>Return on Equity (ROE)                         | 1,63                                      | (6,02)  | 0,81   | (1,63) | 1,43   |
| Margin Bunga Bersih (NIM)<br>Net Interest Margin (NIM)                                                         | 4,79                                      | 3,62    | 2,99   | 4,77   | 5,39   |
| Beban Operasional Lain terhadap Penghasilan Operasional (BOPO)<br>Operating Expense to Operating Income (BOPO) | 96,26                                     | 111,09  | 97,75  | 105,11 | 97,12  |
| Liabilitas terhadap Aset<br>Liabilities to Assets                                                              | 84,26                                     | 84,87   | 88,34  | 82,23  | 82,37  |
| Liabilitas terhadap Ekuitas<br>Liabilities to Equity                                                           | 535,25                                    | 560,80  | 757,61 | 462,85 | 467,35 |
| Laba (Rugi) terhadap Pendapatan Bunga<br>Profit (Loss) to Interest Income                                      | 3,81                                      | (10,96) | 1,27   | (2,95) | 2,37   |
| Cost to Income (CIR)<br>Cost to Income (CIR)                                                                   | 69,05                                     | 67,58   | 103,89 | 87,64  | 81,34  |
| <b>Rasio Likuiditas</b><br>Liquidity Ratio                                                                     |                                           |         |        |        |        |
| Rasio Intermediasi Makroprudensial<br>Macroprudential Intermediation Ratios                                    | 54,92                                     | 58,47   | 49,60  | 68,29  | 77,18  |
| Current Account Savings Account (CASA)<br>Current Account Savings Account (CASA)                               | 41,13                                     | 35,23   | 24,72  | 30,07  | 27,72  |
| <b>Rasio Kepatuhan</b><br>Compliance Ratio                                                                     |                                           |         |        |        |        |
| Persentase Pelanggaran BMPK<br>Percentage of Violation of Legal Lending Limit                                  | -                                         | -       | -      | -      | -      |
| Pihak Terkait<br>Related Parties                                                                               | -                                         | -       | -      | -      | -      |
| Pihak Tidak Terkait<br>Third Parties                                                                           | -                                         | -       | -      | -      | -      |
| Persentase Pelampauan BMPK<br>Percentage of Excess of Legal Lending Limit                                      | -                                         | -       | -      | -      | -      |
| Pihak Terkait<br>Related Parties                                                                               | -                                         | -       | -      | -      | -      |
| Pihak Tidak Terkait<br>Third Parties                                                                           | -                                         | -       | -      | -      | -      |
| GWM Rupiah<br>GWM Rupiah                                                                                       | 13,77                                     | 6,46    | 3,52   | 7,02   | 6,50   |
| GWM Valuta Asing<br>GWM Foreign Currency                                                                       | 4,44                                      | 5,56    | 5,13   | 8,32   | 9,04   |
| Posisi Devisa Net<br>Net Open Position                                                                         | 0,82                                      | 2,14    | 0,63   | 0,86   | 1,23   |



# Ikhtisar Operasional

## Operational Highlights

### KINERJA OPERASIONAL

### OPERATIONAL HIGHLIGHTS

dalam jutaan Rupiah  
in million Rupiah

| Uraian<br>Description                                     | 2022              | 2021              | 2020              | 2019              | 2018              |
|-----------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Dana Pihak Ketiga</b><br>Third-Party Funds             |                   |                   |                   |                   |                   |
| Tabungan<br>Savings                                       | 1.601.653         | 1.597.032         | 1.513.106         | 1.593.985         | 1.581.992         |
| Giro<br>Demand Deposits                                   | 6.757.738         | 5.804.329         | 4.791.305         | 4.495.854         | 4.087.800         |
| Deposito<br>Time Deposits                                 | 11.965.687        | 13.604.595        | 19.195.918        | 14.159.953        | 14.785.261        |
| <b>Total Dana Pihak Ketiga</b><br>Total Third-Party Funds | <b>20.325.078</b> | <b>21.005.956</b> | <b>25.500.329</b> | <b>20.249.792</b> | <b>20.455.053</b> |
| <b>Kredit</b><br>Loans                                    |                   |                   |                   |                   |                   |
| Kredit Produktif<br>Productive Loans                      | 7.476.792         | 8.476.965         | 9.451.985         | 10.800.417        | 12.983.164        |
| Kredit Konsumtif<br>Consumptive Loans                     | 2.752.978         | 3.003.007         | 2.990.529         | 2.936.480         | 2.681.474         |
| <b>Total Kredit</b><br>Total Loans                        | <b>10.229.770</b> | <b>11.479.972</b> | <b>12.442.514</b> | <b>13.736.897</b> | <b>15.664.638</b> |

### INFORMASI LAINNYA

### OTHER INFORMATION

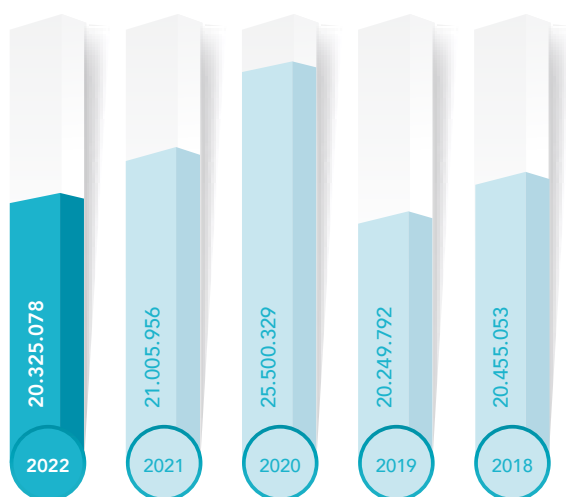
dalam satuan  
in unit

| Uraian<br>Description                                    | 2022  | 2021  | 2020  | 2019  | 2018  |
|----------------------------------------------------------|-------|-------|-------|-------|-------|
| Total Kantor Cabang<br>Total Branch Offices              | 32    | 32    | 32    | 33    | 34    |
| Total Kantor Cabang Pembantu<br>Total Sub-Branch Offices | 35    | 36    | 40    | 54    | 58    |
| Total Kantor Kas<br>Total Cash Offices                   | -     | -     | 2     | 4     | 8     |
| Total ATM<br>Total ATM                                   | 131   | 118   | 124   | 147   | 149   |
| Total Payment Point<br>Total Payment Point               | -     | -     | 6     | 7     | 9     |
| Total Karyawan (orang)<br>Total Employees (People)       | 1.487 | 1.581 | 1.787 | 1.993 | 2.386 |



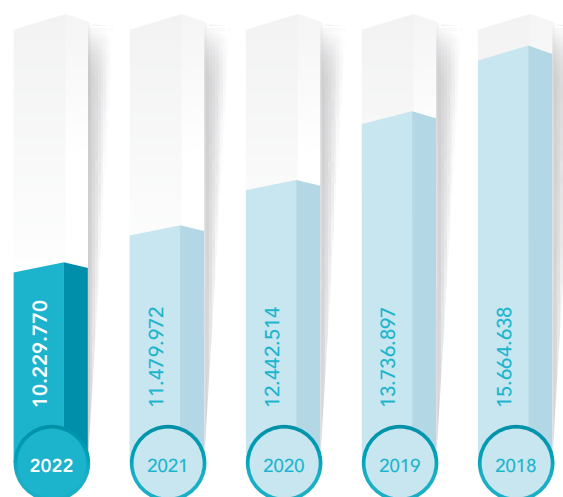
### Dana Pihak Ketiga Third-Party Funds

dalam jutaan Rupiah  
in million Rupiah



### Kredit yang Diberikan Loans

dalam jutaan Rupiah  
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 dicatatkan pada Bursa Efek Jakarta dan Bursa Efek Surabaya atau saat ini dikenal sebagai Bursa Efek Indonesia.

### INITIAL PUBLIC OFFERING

On July 10, 1990, the Bank obtained an effective statement from the Chairman of the Capital Market Supervisory Agency (Bapepam) based on Letter No. SI-124/SHM/MK.10/1990 to conduct an Initial Public Offering of 5.000.000 shares with a par value of IDR1.000 (full Rupiah) per share, representing 20% of paid-up capital. On August 23, 1990, the shares were listed on the Jakarta Stock Exchange and Surabaya Stock Exchange or currently known as Indonesia Stock Exchange.

### KINERJA PERDAGANGAN SAHAM

### SHARE TRADING PERFORMANCE

#### 2022

| Periode<br>Period           | Harga Saham<br>Share Price |                    |                      | Volume Transaksi<br>Transaction<br>Volume | Jumlah Saham<br>Beredar (lembar<br>saham)<br>Number of<br>Outstanding<br>Shares (in shares) | Kapitalisasi Pasar<br>(Rp)<br>Market<br>Capitalization<br>(IDR) |
|-----------------------------|----------------------------|--------------------|----------------------|-------------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
|                             | Tertinggi<br>Highest       | Terendah<br>Lowest | Penutupan<br>Closing |                                           |                                                                                             |                                                                 |
| Triwulan I<br>Quarter I     | 136                        | 94                 | 106                  | 593.701.900                               | 20.223.412.907                                                                              | 2.143.681.768.142                                               |
| Triwulan II<br>Quarter II   | 110                        | 87                 | 93                   | 217.841.500                               | 20.223.412.907                                                                              | 1.880.777.400.351                                               |
| Triwulan III<br>Quarter III | 95                         | 84                 | 84                   | 157.231.200                               | 20.223.412.907                                                                              | 1.698.766.684.188                                               |
| Triwulan IV<br>Quarter IV   | 96                         | 69                 | 71                   | 362.219.700                               | 20.223.412.907                                                                              | 1.435.862.316.397                                               |

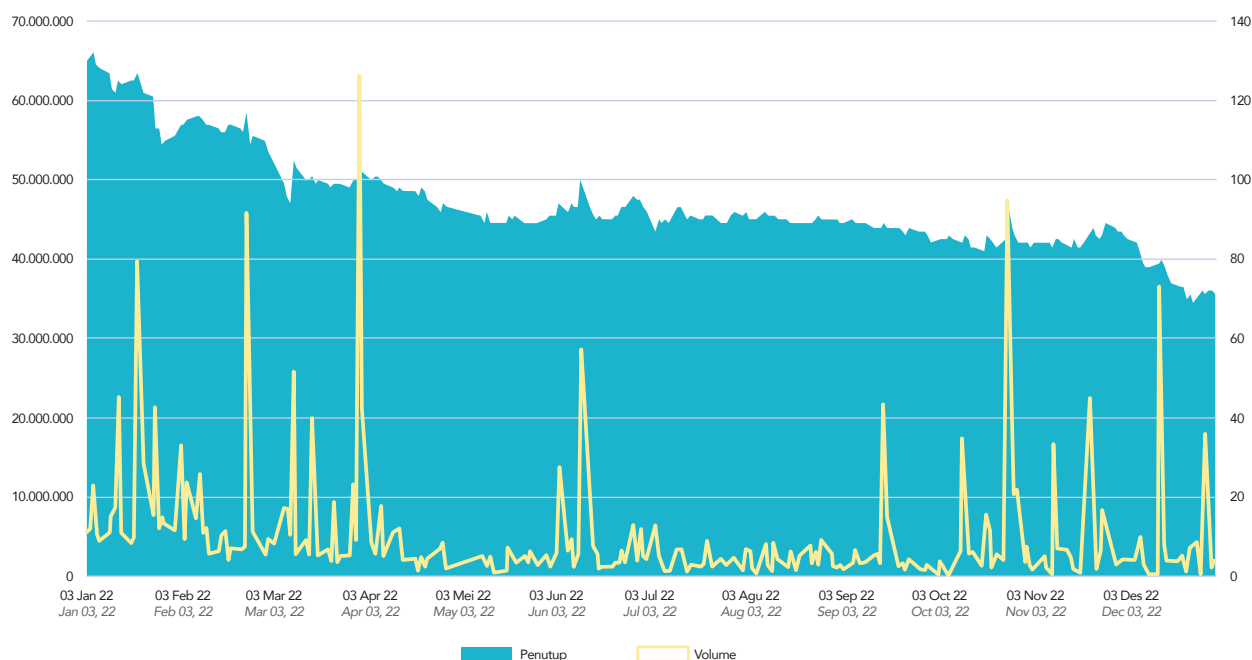
#### 2021

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



## GRAFIK PERGERAKAN HARGA SAHAM

## GRAPHIC OF SHARE TRADING MOVEMENT



## SUSPENSI PERDAGANGAN SAHAM DAN/ATAU DELISTING

## SHARE TRADING SUSPENSION AND/OR DELISTING

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

*Until December 31, 2022, Bank Artha Graha Internasional has never been sanctioned with suspension and/or delisting of shares.*

## AKSI KORPORASI

## CORPORATE ACTIONS

Pada tahun 2022, Bank Artha Graha Internasional tidak melakukan aksi korporasi seperti:

1. Pemecahan saham (*stock split*);
2. Penggabungan saham (*reverse stock*);
3. Dividen saham;
4. Saham Bonus;
5. Perubahan nilai nominal saham.

*In 2022, Bank Artha Graha Internasional did not do corporate actions, such as:*

1. *Stock Split;*
2. *Reverse Stock;*
3. *Stock dividend;*
4. *Bonus shares;*
5. *Change in par value of shares.*



## Ikhtisar Efek Lainnya

### Other Highlights on Securities

#### IKHTISAR OBLIGASI, SUKUK ATAU OBLIGASI KONVERSI

Bank Artha Graha Internasional tidak menyajikan informasi terkait kronologi penerbitan obligasi, sukuk atau obligasi konversi karena untuk periode yang berakhir pada tanggal 31 Desember 2022, Bank tidak menerbitkan dan mencatatkan obligasi, sukuk atau obligasi konversi.

#### IKHTISAR SUMBER PENDANAAN 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.

LTN Subordinasi I Tahap II tidak diterbitkan karena manajemen berkeyakinan permodalan saat ini sudah dapat mendukung ekspansi usaha untuk masa mendatang.

Adapun struktur LTN Subordinasi I tahap I Tahun 2020 adalah sebagai berikut:

#### BOND, SUKUK, OR CONVERTIBLE HIGHLIGHTS

*Bank Artha Graha Internasional does not present information related to the chronology of issuance of bonds, sukuk, or convertible bonds because for the period ended on December 31, 2022, the Bank did not issue and list bonds, sukuk, or convertible bonds.*

#### OTHER FUNDING SOURCES HIGHLIGHTS

*To strengthen the capital and support the expansion, the Bank has issued Long Term Notes (LTN) of Subordination I in 2020 as regulated in the Financial Services Authority (OJK) Regulation No. 39/POJK.04/2019 concerning the Issuance of Debt Securities and/or Sukuk without a Public Offering. The debt securities were not rated because they were issued through a Non-Public Offering mechanism regarding the Info Memo document of the LTN issuance.*

*Subordinated LTN I Phase II was not issued because management believes that the current capital can support business expansion in the future.*

*The structure of Subordinated LTN I phase I 2020 is as follows:*

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



# Penghargaan Awards



27 Januari 2022  
January 27, 2022

10<sup>th</sup> Years Appreciation Customer Loyalty Award  
10<sup>th</sup> Years Appreciation Customer Loyalty Award

Penyerahan penghargaan 10<sup>th</sup> Years Appreciation Customer Loyalty Award dari PT Rintis Sejahtera kepada Bank Artha Graha Internasional dalam acara Customer Loyalty Awards Jaringan PRIMA.  
Presentation of the 10<sup>th</sup> Years Appreciation Customer Loyalty Award from PT Rintis Sejahtera to Bank Artha Graha Internasional in the PRIMA Network Customer Loyalty Awards event.



4 Juni 2022  
June 4, 2022

Award of Appreciation 2022 Jakarta E-Prix  
Award of Appreciation 2022 Jakarta E-Prix

Bank Artha Graha Internasional mendapatkan penghargaan dari JakPro atas partisipasi dan dukungan untuk mensukseskan acara Formula E Jakarta 2022 yang digelar di Ancol.  
Bank Artha Graha Internasional obtained an award from JakPro for its participation and support to succeed in the Formula-E Jakarta 2022 event in Ancol.



25 Agustus 2022  
August 25, 2022

Ucapan Terima kasih dan Apresiasi dari DAAI TV  
Gratitude and appreciation from DAAI TV

Dalam rangka Ulang Tahun DAAI TV Indonesia yang genap berusia 15 Tahun, DAAI TV memberikan ucapan terima kasih dan apresiasi kepada Bank Artha Graha Internasional karena telah menginspirasi dan ikut menyebarkan pesan kebaikan, kebenaran, kebajikan, dan keindahan untuk masyarakat.  
On the 15<sup>th</sup> Anniversary of DAAI TV Indonesia, DAAI TV expressed gratitude and appreciation to Bank Artha Graha Internasional for inspiring and helping spread the message of kindness, truth, virtue, and beauty to the public.



1 Desember 2022  
December 1, 2022

Indonesia Best Digital Finance Awards 2022  
Indonesia Best Digital Finance Awards 2022

Warta Ekonomi bekerja sama dengan Perspectics menggelar Indonesia Best Digital Finance Awards 2022 dengan memberikan penghargaan kepada 139 perusahaan di sektor keuangan digital, guna mendukung upaya katalisasi digital di Indonesia, khususnya di sektor keuangan. Bank Artha Graha Internasional berhasil meraih penghargaan sebagai Best Digital Finance Category Conventional Bank for Customer Engagement with Solutive Digital Finance Services dengan produk agi digital apps.  
Warta Ekonomi in collaboration with Perspectics held the Indonesia Best Digital Finance Awards 2022 by giving awards to 139 companies in the digital finance sector, to support digital catalysis efforts in Indonesia, especially in the financial sector. Bank Artha Graha Internasional won an award as the Best Digital Finance Category Conventional Bank for Customer Engagement with Solutive Digital Finance Services with agi digital apps products.



28 Juni 2022  
June 28, 2022



#### Digital Banking Awards 2022 *Digital Banking Awards 2022*

Majalah Investor sebagai bagian dari Berita Satu Media Holdings (BSMH) bekerja sama dengan *Intellectual Business Community* (IBC) menggelar acara penganugerahan *Digital Banking Awards 2022* (DBA 2022). Sebanyak 33 bank meraih penghargaan pada ajang yang baru pertama kali diadakan ini. Bank Artha Graha Internasional berhasil meraih penghargaan *Best Digital Banking* kategori Bank KBMI 1 untuk dimensi: Tataan Institusi.

*Investor Magazine as part of Berita Satu Media Holdings (BSMH) in collaboration with Intellectual Business Community (IBC) held the Digital Banking Awards 2022 (DBA 2022). A total of 33 banks won awards at this first-ever event. Bank Artha Graha Internasional won the Best Digital Banking award in the KBMI 1 Bank category for the dimension: Institutional Order.*

## Peristiwa Penting Significant Events



4 Januari 2022  
January 4, 2022

#### JFX (Jakarta Future Exchange) Kerja sama dan Dukungan Kepada PT Bursa Berjangka Jakarta *JFX (Jakarta Future Exchange) Cooperation and Support to PT Bursa Berjangka Jakarta*

Bank Artha Graha Internasional bersama PT Bursa Berjangka Jakarta (JFX) dan PT Kliring Berjangka Indonesia (KBI) (Persero) telah melakukan penandatanganan Perjanjian Kerja sama terkait Penggunaan Jasa Teknologi Keuangan dalam Transaksi Perdagangan Pasar Fisik Emas Digital. Bank Artha Graha Internasional merupakan Bank yang telah mendapatkan Persetujuan dari Bappebti sebagai Bank Penyimpan Dana Margin, Dana Kompensasi, dan Jaminan pada bulan September 2021.

*Bank Artha Graha Internasional with PT Bursa Berjangka Jakarta (JFX) and PT Kliring Berjangka Indonesia (KBI) (Persero) have signed a Cooperation Agreement related to the Use of Financial Technology Services in Digital Gold Physical Market Trading Transactions. Bank Artha Graha Internasional is a Bank that obtained Approval from Bappebti as Depository Bank for Margin Funds, Compensation Funds, and Collateral in September 2021.*



5 Maret 2022  
March 5, 2022

#### Kegiatan CSSR Bencana Gempa Sumatra Barat *CSSR Activities for West Sumatra Earthquake Disaster*

Guna membantu meringankan beban korban gempa di Kabupaten Pasaman dan Pasaman Barat, Provinsi Sumatra Barat, Bank Artha Graha Internasional bersama Artha Graha Peduli serta menggandeng Jaringan Media Siber Indonesia (JMSI) memberikan bantuan 6 ribu liter minyak goreng dan kebutuhan bayi dan ibu-ibu, seperti susu, popok bayi, sabun, pakaian, sajadah, mukena dan jilbab.

*To reduce the burden of earthquake victims in Pasaman and West Pasaman Regencies, West Sumatra Province, Bank Artha Graha Internasional and Artha Graha Peduli collaborated with the Indonesian Cyber Media Network (JMSI) to provide 6 thousand liters of cooking oil and necessities for babies and mothers, such as milk, baby diapers, soap, clothes, prayer mats, prayer clothes, and headscarves.*





26 Maret 2022  
March 26, 2022

#### Kegiatan Earth Hour 2022 2022 Earth Hour Activities

Kegiatan Earth Hour di SCBD bersama AGP. Dimeriahkan dengan Lomba Konten Video di aplikasi TikTok untuk seluruh karyawan BAGI.

*Earth Hour activity in SCBD with AGP. The event was also celebrated with a Video Content Competition on the TikTok application for all BAGI employees.*



17-30 April 2022  
April 17-30, 2022

#### Kegiatan Pasar Murah 2022 Pasar Murah Activities 2022

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 2022 ini, dapat meringankan beban masyarakat akan kebutuhan sembako murah. Kegiatan Pasar Murah dilaksanakan dari tanggal 17 - 30 April 2022.

*The Bank's concern for the surrounding community was shown by regularly providing support through Pasar Murah activities held by Bank Artha Graha Internasional in all major cities in Indonesia. This event was expected to ease the burden of the public by providing cheap basic food needs. Pasar Murah activities were carried out from April 17 - 30, 2022.*



4 Juni 2022  
June 4, 2022

#### BAGI Dukung Penyelenggaraan Formula E BAGI Supported the Formula E Events

Bank Artha Graha Internasional turut berpartisipasi di ajang Formula E Jakarta 2022 yang digelar di Ancol pada tanggal 4/6/2022, sebagai bentuk dukungan diselenggarakannya ajang balap mobil listrik di Jakarta sekaligus memperkenalkan agi sebagai wajah baru *digital apps* Bank Artha Graha Internasional. Formula E Jakarta 2022 adalah ajang balap yang mengkampanyekan energi ramah lingkungan dan berkelanjutan. Bank Artha Graha Internasional mengakomodir kebutuhan transaksi para pengunjung yang datang dengan sistem pembayaran *cashless*. Para pengunjung yang datang dapat menggunakan agi dalam bertransaksi selama berada dalam kawasan Formula E Jakarta 2022.

*Bank Artha Graha Internasional participated in the Formula E Jakarta 2022 held in Ancol on 4/6/2022 as a sign of support for an electric car racing event in Jakarta and to introduce agi as the new face of Bank Artha Graha Internasional digital app. Formula E Jakarta 2022 is a racing event campaigning for green and sustainable energy. Bank Artha Graha Internasional accommodated the transaction needs of visitors with a cashless payment system. Visitors could use agi to transact in the Formula E Jakarta 2022 areas.*



20 Juli 2022  
July 20, 2022

#### Kegiatan CSSR dengan Kelompok Tani Sumber Martani CSSR Activities with the Sumber Martani Tani Group

Kegiatan CSSR dengan kelompok Tani Sumber Martani, Kelurahan Sumber, Bank Artha Graha Internasional memberikan Bantuan Sarana dan Prasarana pertanian untuk Paguyuban Petani Sumber Martani dalam bentuk pemasangan listrik, tandon air, dan pompa air. Tujuan CSSR untuk mendukung pengembangan budidaya tanaman anggur dan lainnya di Paguyuban petani Sumber Martani.

*In the CSSR activities with the Sumber Martani Tani Group of Sumber Village, Bank Artha Graha Internasional provided Agricultural Facilities and Infrastructure Assistance for the Sumber Martani Farmer Group in electrical installation, water tanks, and water pumps. The purpose of CSSR was to support the development of grape cultivation and more in the Sumber Martani farmer group.*



25 Juli 2022  
July 25, 2022

**RUPS Tahunan Bank Artha Graha Internasional**  
*Annual General Meeting Shareholders of Bank Artha Graha Internasional*

Bank Artha Graha Internasional menyelenggarakan Rapat Umum Pemegang Saham Tahunan (RUPST) bertempat di Gedung Artha Graha, Sudirman Central Business District, Jl. Jend. Sudirman Kav 52-53, Jakarta Selatan yang dihadiri oleh jajaran Dewan Komisaris, Direksi, dan Pemegang Saham Bank, serta paparan publik yang dihadiri wartawan/media pers.

*Bank Artha Graha Internasional held its Annual General Meeting of Shareholders (AGMS) at Artha Graha Building, Sudirman Central Business District, Jend. Sudirman Street Kav 52-53, South Jakarta. It 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.*



20 Agustus 2022  
August 20, 2022

**E-Sport Piala KASAD**  
*E-Sport KASAD Cup*

Sebagai bentuk dukungan terhadap perkembangan E-Sport di Indonesia, Bank Artha Graha Internasional mendukung terselenggaranya Turnamen PUBG Mobile Esport Piala Kasad 2022. Turnamen Esports Piala Kasad 2022 ini diadakan oleh TNI AD bekerja sama dengan Persatuan Besar E-Sports Indonesia (PBESI), Indonesia E-Sports Association (IESPA) dan Austra Trend Digital. Turnamen ini diselenggarakan di Markas Besar Angkatan Darat (Mabesad).

*As a form of support for the growth of e-sports in Indonesia, Bank Artha Graha Internasional supported the organization of the PUBG Mobile E-Sport Tournament of the 2022 Kasad Cup. The Indonesian Army held this 2022 E-Sport Kasad Cup in collaboration with the Indonesian Esports Association (Persatuan Besar Esports Indonesia/PBESI), Indonesia Esports Association (IESPA), and Austra Trend Digital. The tournament was held at the Army Headquarters (Markas Besar Angkatan Darat/Mabesad).*



24 Agustus 2022  
August 24, 2022

**CSSR Batam Green 2022**  
*CSSR Batam Green 2022*

Dalam rangka program CSSR Batam Green 2022 untuk perkembangan Kota Batam dan Bandara Internasional Hang Nadim Batam, Artha Graha Peduli (AGP) memberikan dukungan kepada Badan Pengusahaan (BP) Batam sebanyak 5.000 Pohon Jati Mas. Kegiatan ini dilaksanakan pada hari Rabu, 24 Agustus 2022 dengan maksud untuk mendukung pengembangan Bandara Internasional Hang Nadim khususnya meningkatkan fasilitas pendukung dan memperindah infrastruktur jalan.

*In the CSSR Program of Batam Green 2022 for the development of Batam City and Hang Nadim Batam International Airport, Artha Graha Peduli (AGP) supported the Batam Concession Agency (BP) with 5,000 Teak Trees. This activity was conducted on Wednesday, August 24, 2022, aiming to support the development of Hang Nadim International Airport, especially to improve supporting facilities and enhance the beauty of the road infrastructure.*



7 September 2022  
September 7, 2022

**HUT BAGI ke - 49**  
*The 49<sup>th</sup> Anniversary of BAGI*

Dalam rangka merayakan HUT ke-49, Bank Artha Graha Internasional bersama Palang Merah Indonesia (PMI) mengadakan kegiatan donor darah serentak di tujuh kota yaitu Jakarta, Medan, Makassar, Samarinda, Bali, Kupang dan Ambon.

Selain itu, Bank Artha Graha Internasional juga mengadakan pertandingan antar karyawan seperti tenis meja, futsal, dan lomba Tiktok Koreografi Mars Bank Artha Graha Internasional yang diharapkan dapat menumbuhkan semangat kerja sama dan kebersamaan.

*To celebrate its 49<sup>th</sup> Anniversary, Bank Artha Graha Internasional with the Indonesian Red Cross held blood donation activities concurrently in seven cities: Jakarta, Medan, Makassar, Samarinda, Bali, Kupang, and Ambon.*

*In addition, Bank Artha Graha Internasional also held matches between employees, such as table tennis, futsal, and Tiktok competitions of Bank Artha Graha Internasional Mars Choreography which were expected to encourage a spirit of cooperation and togetherness.*



### 7 September 2022 September 7, 2022

#### Donor Darah di HUT BAGI *Blood Donation in BAGI Anniversary*

Dalam rangka merayakan HUT ke-49, Bank Artha Graha Internasional bekerja sama dengan Palang Merah Indonesia (PMI) mengadakan kegiatan donor darah yang serentak dilakukan di 7 (tujuh) kota yaitu Jakarta, Medan, Makassar, Samarinda, Bali, Kupang, dan Ambon dengan 490 peserta donor darah.

*To celebrate its 49th Anniversary, Bank Artha Graha Internasional, in collaboration with the Indonesian Red Cross (PMI), held blood donation activities simultaneously in 7 (seven) cities, namely Jakarta, Medan, Makassar, Samarinda, Bali, Kupang, and Ambon, with 490 blood donation participants.*



### 8 September 2022 September 8, 2022

#### Penandatanganan MOU JMSI *Signing MOU JMSI*

Bank Artha Graha Internasional dan Jaringan Media Siber Indonesia (JMSI) melakukan penandatanganan nota kesepahaman terkait Kerja sama Kemitraan pada tanggal 8 September 2022 bertempat di ruang serbaguna Gedung Artha Graha SCBD. Penandatanganan Nota Kesepahaman ini dilakukan dalam upaya menjalankan kemitraan antara dua belah pihak dalam hal pengembangan kapasitas kewirausahaan dalam jaringan JMSI dan juga sebagai upaya penyebaran informasi positif dan konstruktif di masyarakat.

*Bank Artha Graha Internasional and Siber Media Network (Jaringan Media Siber Indonesia/JMSI) signed a memorandum of understanding related to Partnership Cooperation on September 8, 2022, at the multipurpose room of Artha Graha SCBD. This Memorandum of Understanding was signed to partner the two parties regarding entrepreneurial capacity building in the JMSI network and to disseminate positive and constructive information in the community.*



### 9 September 2022 September 9, 2022

#### Artha Graha Peduli bersama Bank Artha Graha Internasional salurkan sembako kepada masyarakat dan BLT kepada Karyawan *Artha Graha Peduli with Bank Artha Graha Internasional distributed basic food assistance to people and Cash Transfer to their employees*

Bank Artha Graha Internasional bersama Artha Graha Peduli salurkan Bantuan Langsung Tunai (BLT) kepada karyawan dan bantuan sembako masyarakat yang tidak mampu sebanyak 50 ribu paket kepada kaum dhuafa, yatim piatu, dan penyandang disabilitas. BLT yang ditujukan kepada karyawan dengan Gaji UMR ini akan disalurkan melalui 2 cara yaitu melalui Agi Cash yang merupakan salah satu produk uang elektronik pada digital apps milik BAGI atau melalui rekening tabungan BAGI.

*Bank Artha Graha Internasional with Artha Graha Peduli distributed Cash Transfer to their employees and 50,000 packages of basic food assistance to people experiencing poverty, orphans, and people with disabilities. Cash transfer for minimum-wage employees was distributed through 2 (two) ways, including through Agi Cash, one of the electronic money products on digital apps owned by BAGI, or through BAGI saving accounts.*



### 15 September 2022 September 15, 2022

#### Edukasi Perbankan Bank Artha Graha Internasional KCP Subang *Banking Education from Bank Artha Graha Internasional - Sub-Branch Office of Subang*

Sosialisasi dan edukasi perbankan di SMAN 1 jalan Cagak dengan 1300 siswa pada tanggal 15 September 2022. Bank Artha Graha Internasional KCP Subang memberikan edukasi pentingnya menabung dan sosialisasi agicash untuk para pelajar.

*Banking socialization and education in Jalan Cagak 1 Public Senior High School with 1,300 students on September 15, 2022. Bank Artha Graha Internasional - Sub-Branch Office of Subang taught the importance of saving money and socialization of agicash for the students.*



### 17-18 September 2022 September 17-18, 2022

#### Tour of Kemala Belitong Tour of Kemala Belitong

Dukungan Bank Artha Graha terhadap ajang kompetisi bersepeda Internasional "Tour of kemala Belitong" yang diselenggarakan pada tanggal 17-18 September 2022 oleh Yayasan Kemala Bhayangkari dan diikuti oleh peserta dari berbagai daerah dan Internasional. Kegiatan tersebut juga menjadi ajang promosi pariwisata dan produk UMKM lokal Indonesia.

*Bank Artha Graha supported the International cycling competition "Tour of Kemala Belitong", which was held on September 17-18, 2022, by the Kemala Bhayangkari Foundation and attended by participants from various regions and International. The activity was also promotional for tourism and local Indonesian MSMEs products.*



### 24-26 September 2022 September 24-26, 2022

#### IFSC Climbing World Cup 2022 IFSC Climbing World Cup 2022

Indonesia menjadi tuan rumah pada kompetisi dunia panjat tebing yang diadakan oleh Federasi Panjat Tebing Indonesia (FPTI) pada 24-26 September 2022. Pada ajang ini, akan dipertandingkan 2 kategori yaitu kategori Speed dan Lead. Kegiatan panjat tebing berskala Internasional yang juga baru pertama kali dilakukan di Indonesia ini didukung oleh Artha Graha Peduli, Artha Graha Network, SCBD, Bank Artha Graha Internasional, GulaVit, PIK 2, Pertamina PHE OSES, dst. Bank Artha Graha Internasional turut membuka booth dimana pengunjung dapat melakukan aktivasi aplikasi agi, bermain games berhadiah menarik dan top up saldo yang dapat digunakan untuk bertransaksi selama acara IFSC World Climbing Jakarta 2022.

*Indonesia hosted the world rock climbing competition organized by the Indonesian Rock-Climbing Federation (FPTI) on September 24-26, 2022. This event featured two categories: Speed and Lead. This International scale rock climbing activity, which was also the first time held in Indonesia, was supported by Artha Graha Peduli, Artha Graha Network, SCBD, Bank Artha Graha Internasional, GulaVit, PIK 2, Pertamina PHE OSES, etc. Bank Artha Graha Internasional also opened a booth where visitors could activate the agi application, play games with attractive prizes, and top up balances that could be used for transactions during the IFSC World Climbing Jakarta 2022 event.*



### 25 September 2022 September 25, 2022

#### Liga Santri 2022 Santri League 2022

Bank Artha Graha Internasional mendukung terselenggaranya Piala Kasad Liga Santri PSSI tahun 2022. Liga Santri 2022 diawali dengan penyisihan tingkat kabupaten/kota yang digelar tanggal 20 Juni - 30 Juli 2022. Lalu berlanjut ke tingkat provinsi pada tanggal 3 Agustus - 17 September 2022. Sedangkan tingkat nasional sendiri berlangsung dari tanggal 25 September - 22 Oktober 2022.

*Bank Artha Graha Internasional supports the holding of the PSSI Santri League Kasad Cup in 2022. The 2022 Santri League begins with the elimination at the district/city level which will be held on 20 June - 30 July 2022. Then it continues to the provincial level on 3 August - 17 September 2022. Meanwhile, the national level itself will take place from 25 September - 22 October 2022.*







# 02

## Laporan Manajemen

Management  
Report

Di tengah berbagai tantangan yang dihadapi selama tahun 2022, Bank Artha Graha Internasional tetap dapat membukukan kinerja yang positif. Hal ini tak lepas dari kebijakan strategis yang diambil Direksi dan pengawasan aktif yang dijalankan Dewan Komisaris.

*In the midst of challenging times in 2022, Bank Artha Graha Internasional managed to achieve a positive performance. This cannot be separated from the strategic policies taken by the Board of Directors and the active supervision carried out by the Board of Commissioners.*



# Laporan Dewan Komisaris

## Board of Commissioners Report



Dewan Komisaris juga mengapresiasi berbagai langkah strategis yang diambil Direksi sepanjang tahun 2022. Bank Artha Graha Internasional mampu mempertahankan komitmen dalam memberikan kemudahan dan kenyamanan bagi nasabah melalui akselerasi digital.

*The Board of Commissioners appreciated the strategic steps taken by the Board of Directors throughout 2022. Bank Artha Graha Internasional was able to maintain its commitment in providing convenience and comfort for customers through digital acceleration.*

**Kiki Syahnakri**

Komisaris Utama/Komisaris Independen  
President Commissioner/Independent Commissioner

Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

*Dear Shareholders and Stakeholders,*

Puji dan syukur marilah kita panjatkan kehadiran Tuhan Yang Maha Esa atas limpahan nikmat dan karunia-Nya sehingga Bank Artha Graha Internasional dapat melalui tahun 2022 dengan meraih kinerja yang cukup baik. Sepanjang tahun, Dewan Komisaris secara intensif memberikan saran dan arahan kepada Direksi, terutama dalam upaya memitigasi risiko yang disebabkan oleh kondisi perekonomian sepanjang tahun 2022.

*Praise and gratitude to God Almighty for His grace and mercy, Bank Artha Graha Internasional could pass 2022 with good achievement. Throughout this year, the Board of Commissioners intensively provided advice and direction to the Board of Directors, especially on mitigating risk due to economic conditions in 2022.*

Dewan Komisaris menjalankan fungsi pengawasan yang ketat atas strategi dan kebijakan yang diterapkan oleh Direksi dalam mengelola bisnis Bank sebagaimana diamanahkan dalam Anggaran Dasar dan peraturan yang berlaku. Dalam menjalankan tugasnya, Dewan Komisaris juga memastikan pelaksanaan tata kelola perusahaan yang baik dan kepatuhan terhadap seluruh peraturan perundang-undangan yang terkait dengan operasional Bank Artha Graha Internasional.

*The Board of Commissioners performs a strict supervisory function over the strategies and policies that the Board of Directors implemented in managing the Bank's business as mandated in the Articles of Association and applicable regulations. In carrying out its duties, the Board of Commissioners also ensures the implementation of good corporate governance and compliance with all laws and regulations related to the Bank Artha Graha Internasional operations.*



Terlepas dari berbagai tantangan yang dihadapi baik dari kondisi ekonomi maupun di industri perbankan, Dewan Komisaris mengapresiasi upaya Direksi dalam melewati tahun yang penuh tantangan ini.

Bersama ini, perkenankan kami menyampaikan laporan pertanggungjawaban Dewan Komisaris atas pengawasan kegiatan Bank Artha Graha Internasional untuk tahun buku 2022.

## PENILAIAN KINERJA DIREKSI

Di tengah gejolak ekonomi global, Indonesia masih dapat membukukan pertumbuhan ekonomi yang cukup kuat di tahun 2022, yaitu sebesar 5,31%. Pertumbuhan tersebut utamanya dikontribusi oleh konsumsi domestik dan kinerja ekspor yang sangat baik. Hal ini ditunjukkan dari neraca perdagangan Indonesia yang mengalami surplus sebesar USD54,46 miliar. Selain itu, investasi juga telah kembali meningkat sejalan dengan kebijakan pemerintah atas pelonggaran pembatasan mobilitas yang sejalan dengan akselerasi vaksinasi.

Industri perbankan memberikan respon yang cukup baik terhadap pertumbuhan ekonomi nasional yang tercermin dari pertumbuhan kredit perbankan yang lebih baik dibandingkan tahun sebelumnya. Demikian juga dengan pertumbuhan dana pihak ketiga yang meningkat sehingga industri perbankan dapat menjalankan fungsi intermediasinya dengan cukup baik.

Namun, tekanan inflasi yang terjadi sepanjang tahun 2022 memaksa Bank Indonesia untuk menaikkan tingkat suku bunga acuan BI 7 Days Repo Rate secara bertahap hingga ke level 5,50%. Selain itu, BI juga mengubah aturan terkait Giro Wajib Minimum (GWM) menjadi sebesar 6% yang cukup berdampak pada kinerja industri perbankan secara umum.

Di tengah kondisi tersebut, Dewan Komisaris menilai Direksi telah mengambil langkah-langkah yang tepat dalam menyikapi dinamika ekonomi dan industri perbankan sepanjang tahun 2022. Dewan Komisaris menilai beberapa inisiatif strategis yang diambil Direksi di tahun 2022 memberikan dampak cukup besar terhadap kinerja Bank antara lain pemenuhan Modal Inti Minimum sesuai dengan target OJK dan pengembangan pelayanan

*Despite the challenges faced by the economy and the banking industry, the Board of Commissioners appreciates the Board of Directors' efforts in getting through this challenging year.*

*Hereby, please allow us to convey the accountability report of the Board of Commissioners for the supervision of Bank Artha Graha Internasional activities for the fiscal year of 2022.*

## PERFORMANCE ASSESSMENT OF THE BOARD OF DIRECTORS

*Amid the global economic turmoil, Indonesia could still record strong economic growth at 5.31% in 2022. The growth was mainly contributed by domestic consumption and excellent export performance. It was shown from Indonesia's trade balance, which experienced a surplus of USD54.46 billion. In addition, investment has also increased again following the government's policy of easing mobility restrictions along with the acceleration of vaccinations.*

*The banking industry responded quite well to national economic growth, reflected in better bank credit growth than the previous year. Similarly, the growth of third-party funds increased so that the banking industry could carry out its intermediary function quite well.*

*However, inflationary pressures throughout 2022 forced Bank Indonesia to gradually raise the BI 7 Days Repo Rate to 5.50%. In addition, BI also changed the rules related to the minimum reserve requirement (GWM) to 6%, which had a considerable impact on the performance of the banking industry in general.*

*Amid these conditions, the Board of Commissioners considers that the Board of Directors has taken the right steps in responding to the dynamics of the economy and the banking industry throughout 2022. The Board of Commissioners assessed that several strategic initiatives taken by the Board of Directors in 2022 had a significant impact on the Bank's performance, including the fulfillment of Minimum Core Capital under OJK targets*





digital sesuai peningkatan kebutuhan konsumen serta perkembangan teknologi yang begitu pesat, sehingga Bank memiliki daya saing yang lebih kuat dan semakin kompetitif.

Pada akhir tahun 2022, Modal Inti Bank telah mencapai Rp3.353,2 miliar, sehingga Bank telah memenuhi ketentuan yang disyaratkan pada Peraturan OJK No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum. Dengan peningkatan modal inti tersebut, rasio kecukupan modal Bank Artha Graha Internasional berada pada posisi 23,31%.

Selain itu, kinerja keuangan dan operasional Bank tahun 2022 juga menunjukkan peningkatan dibandingkan tahun sebelumnya. Tahun 2022, Bank Artha Graha Internasional membukukan Laba Bersih sebesar Rp54,99 miliar, lebih baik dibandingkan tahun sebelumnya. Kualitas aset Bank juga terjaga dengan baik yang tercermin dari rasio NPL Gross sebesar 2,73%, dan NPL Nett sebesar 0,41% dengan CASA yang berada di atas target yaitu sebesar 41,13%.

Dewan Komisaris juga mengapresiasi berbagai langkah strategis yang diambil Direksi sepanjang tahun 2022. Pertama, Bank Artha Graha Internasional mampu mempertahankan komitmen dalam memberikan kemudahan dan kenyamanan bagi nasabah melalui akselerasi agi digital apps. Kedua, dalam penerapan keuangan berkelanjutan dan penerapan aspek ESG. Bank meningkatkan peran dalam memberikan dukungan terhadap Usaha Mikro, Kecil dan Menengah (UMKM) yang menjadi penopang utama bagi perekonomian nasional. Ketiga, upaya Direksi dalam menjadikan keselamatan dan kesehatan karyawan sebagai titik fokus yang sangat penting terutama di tengah kondisi pandemi, dan menjadi perhatian utama dari Direksi dalam melakukan pengelolaan Bank.

#### PENGAWASAN TERHADAP IMPLEMENTASI STRATEGI

Dewan Komisaris melakukan pengawasan dan memberikan arahan kepada Direksi dalam proses implementasi strategi dalam pencapaian target dengan mempertimbangkan perkembangan kondisi ekonomi, industri dan bisnis. Dewan Komisaris juga memastikan strategi yang dijalankan Direksi telah sesuai dengan Rencana Bisnis Bank (RBB) tahun 2022-2024.

*and the development of digital services under increased consumers' needs and rapid technological developments so that the Bank has a stronger and more competitive competitiveness.*

*By the end of 2022, the Bank's Tier 1 Capital has reached IDR3,353.2 billion, so the Bank has fulfilled the provisions required in OJK Regulation No. 12/POJK.03/2020 concerning the Consolidation of Commercial Banks. With the increase in core capital, Bank Artha Graha Internasional was in the position of 23.31%.*

*In addition, the bank's financial and operational performance in 2022 also showed improvement compared to the previous year. In 2022, Bank Artha Graha Internasional recorded a Net Profit of IDR54.99 billion, better than the previous year. The Bank's asset quality was also good, reflected by the NPL Gross ratio of 2.73% and NPL Nett of 0.41%, with CASA above the target of 41.13%.*

*The Board of Commissioners also appreciates various strategic steps the Board of Directors took in 2022. First, Bank Artha Graha Internasional maintained its commitment to providing convenience and comfort for customers through the acceleration of agi digital apps. Second, it is in the implementation of sustainable finance and the application of ESG aspects. The Bank has increased its role in supporting Micro, Small, and Medium Enterprises (MSMEs), which have become the main support for the national economy. Third, it is the Board of Directors' efforts to make employee safety and health a very important focal point, especially amid pandemic conditions, and a major concern of the Board of Directors in managing the Bank.*

#### SUPERVISION ON THE BANK'S STRATEGY IMPLEMENTATION

*The Board of Commissioners supervises and directs the Board of Directors in implementing strategies to achieve targets by considering economic, industry, and business development developments. The Board of Commissioners also ensures that the strategies implemented by the Board of Directors are in accordance with the Bank's Business Plan (RBB) for 2022-2024.*



Dewan Komisaris melakukan pemantauan dan review terhadap setiap inisiatif strategis yang dijalankan Direksi dan menilai kesesuaiannya dengan RBB tersebut. Dewan Komisaris menyambut baik strategi Direksi dalam mengembangkan dan meluncurkan inovasi-inovasi digital yang semakin mempermudah nasabah untuk mengakses layanan yang diberikan Bank Artha Graha Internasional.

Beberapa bidang yang menjadi fokus pengawasan Dewan Komisaris di tahun 2022, antara lain:

- a. Pengelolaan Likuiditas;
- b. Pendanaan dan Penyaluran Dana;
- c. Permodalan;
- d. Pengembangan Digital Bank;
- e. Pemenuhan Modal Inti Minimum;
- f. Penyelesaian Kredit Bermasalah dan AYDA;
- g. Pemenuhan Komitmen Pemeriksaan OJK; dan
- h. Pengembangan Organisasi dan *Human Capital*.

Untuk itu, Dewan Komisaris telah menyampaikan sejumlah rekomendasi kepada Direksi, antara lain:

- a. Mengacu penetapan target Tahun 2022 yang sangat menantang dan bercermin pada hasil pencapaian Tahun 2021, Dewan Komisaris mengingatkan Direksi dalam penetapan target juga sudah menyiapkan strategi-strategi yang matang agar target tersebut dapat tercapai;
- b. *Monitoring* pelaksanaan strategi menjaga Modal inti Minimum sebesar Rp3 Triliun;
- c. Disarankan sudah dilakukan simulasi atas Debitur yang akan turun kelas di bulan Maret 2023 terkait berakhirnya kebijakan relaksasi dan dampaknya terhadap Modal Inti;
- d. Agar Direksi melakukan *monitoring* terhadap Rasio Alat Likuid;
- e. Target pertumbuhan kredit yang besar dengan rencana kerja dan prinsip kehati-hatian (*prudent*);
- f. *Partnership* kerja sama dengan pihak lain agar memperhatikan tim *support* yang mendukung; dan
- g. Dalam rangka mencapai akuisisi 1 juta nasabah maka perlu ditingkatkan program-program *agi* digital apps baru untuk mendukung aktivasi dan transaksi.

Di sisi lain, Dewan Komisaris juga mendukung strategi Direksi untuk menerapkan kebijakan dan strategi keberlanjutan sejalan dengan Rencana Aksi Keuangan Berkelanjutan (RAKB). Hal ini merupakan salah satu respon Bank Artha Graha Internasional terhadap tantangan dalam penerapan keuangan berkelanjutan.

*The Board of Commissioners monitors and reviews each strategic initiative carried out by the Board of Directors and assesses its compliance with the RBB. The Board of Commissioners welcomes the Board of Directors' strategy in developing and launching digital innovations that make it easier for customers to access Bank Artha Graha Internasional services.*

*Some areas that are the focus of the Board of Commissioners' supervision in 2022 include:*

- a. Liquidity Management;*
- b. Funding and Fund Disbursement;*
- c. Capital;*
- d. Digital Bank Development;*
- e. Fulfillment of Minimum Tier 1 Capital;*
- f. Settlement of non-performing loans and repossessed assets;*
- g. Fulfillment of OJK Audit Commitments; and*
- h. Organization and Human Capital Development.*

*For that reason, the Board of Commissioners has made some recommendations to the Board of Directors, including:*

- a. Referring to the 2022 target setting, which was very challenging, and reflecting on the achievement results in 2021, the Board of Commissioners reminded the Board of Directors that in setting the target, they should also prepare careful strategies so that the target could be achieved;*
- b. Monitoring the implementation of the strategy to maintain Minimum core capital of IDR3 Trillion;*
- c. It is suggested to do simulations on Debtors who will downgrade in March 2023 related to the end of the relaxation policy and its impact on Tier 1 Capital;*
- d. The Board of Directors shall monitor the Liquidity Ratio;*
- e. Large credit growth target with the work plan and prudent principles;*
- f. Partnership cooperation with other parties shall consider the support team; and*
- g. To acquire 1 million customers, it is necessary to improve new *agi* digital apps programs to support activation and transactions.*

*On the other hand, the Board of Commissioners also supports the Board of Directors strategy to implement sustainability policies and strategies that align with the Sustainable Finance Action Plan. This strategy is one of Bank Artha Graha Internasional responses to the challenges in implementing sustainable finance.*





Hal lain yang juga tidak kalah penting, Dewan Komisaris memastikan bahwa Bank Artha Graha Internasional telah dikelola sesuai peraturan perundang-undangan yang berlaku dan prinsip Tata Kelola Perusahaan yang Baik (Good Corporate Governance/GCG). Dewan Komisaris telah memastikan bahwa pengelolaan Bank Artha Graha Internasional telah sesuai dengan visi, misi dan nilai-nilai serta aspirasi Pemegang Saham dengan tetap memperhatikan seluruh pemangku kepentingan.

#### MEKANISME DAN FREKUENSI PENGAWASAN

Dewan Komisaris membangun hubungan kerja yang erat dengan Direksi sesuai peraturan perundang-undangan yang berlaku. Dewan Komisaris melakukan pengawasan terhadap pengelolaan Bank, termasuk dalam implementasi kebijakan dan strategi yang dijalankan Direksi.

Dewan Komisaris melakukan pemantauan melalui laporan yang secara periodik disampaikan oleh Direksi kepada Dewan Komisaris. Selain itu, Dewan Komisaris juga melakukan pemeriksaan secara langsung melalui *Internal Audit*, Direktorat *Compliance*, maupun Komite-Komite.

Dalam melakukan pengawasan, Dewan Komisaris juga melibatkan komite di bawah Dewan Komisaris yang melakukan pengawasan sesuai dengan tugas dan tanggung jawab masing-masing komite.

Dewan Komisaris dan Direksi secara rutin mengadakan rapat bersama setidaknya 1 (satu) kali dalam 4 (empat) bulan. Sepanjang tahun 2022, Dewan Komisaris telah melaksanakan 18 (delapan belas) kali rapat bersama dengan Direksi. Dalam forum tersebut, Dewan Komisaris meminta penjelasan dari Direksi mengenai pencapaian kinerja Bank Artha Graha Internasional dan berbagai kendala yang dihadapi. Dewan Komisaris menyampaikan pandangan dan memberikan nasihat kepada Direksi mengenai hal tersebut.

*Equally important, the Board of Commissioners ensures that Bank Artha Graha Internasional is managed according to the prevailing laws and regulations and the principles of Good Corporate Governance (GCG). The Board of Commissioners has ensured that Bank Artha Graha Internasional management has aligned with the vision, mission, values, and the Shareholders' aspirations while considering all stakeholders.*

#### SUPERVISORY MECHANISM AND FREQUENCY

*The Board of Commissioners establishes a close working relationship with the Board of Directors according to the prevailing laws and regulations. The Board of Commissioners supervises the Bank's management, including the implementation of policies and strategies by the Board of Directors.*

*The Board of Commissioners conducts monitoring through periodic reports submitted by the Board of Directors to the Board of Commissioners. In addition, the Board of Commissioners also conducts direct checks through Internal Audits, Compliance Directorate, and Committees.*

*In conducting supervision, the Board of Commissioners also involves committees under the Board of Commissioners that conduct supervision following the duties and responsibilities of each committee.*

*The Board of Commissioners and the Board of Directors regularly hold joint meetings at least 1 (one) time in 4 (four) months. Throughout 2022, the Board of Commissioners held 18 (eighteen) joint meetings with the Board of Directors. During the forum, the Board of Commissioners requested an explanation from the Board of Directors regarding the achievement of Bank Artha Graha Internasional performance and some obstacles that were faced. The Board of Commissioners shared its view and advised the Board of Directors regarding that matter.*



## PANDANGAN ATAS PROSPEK USAHA YANG DISUSUN DIREKSI

Perekonomian global diprediksi masih akan menghadapi tantangan yang berat di tahun 2023. IMF memprediksi pertumbuhan ekonomi global akan melambat yaitu sebesar 2,9%. Konflik geopolitik yang berkepanjangan dan tingginya tingkat inflasi menjadi tantangan utamanya bagi perekonomian global. Namun demikian, ekonomi Indonesia diprediksi masih akan tumbuh cukup kuat. Bank Indonesia memprediksi ekonomi Indonesia akan tumbuh pada kisaran 4,7%-5,3% yang ditopang oleh permintaan domestik, investasi dan kinerja ekspor. Inflasi juga diprediksi menurun pada 2023, seiring dengan terkendalinya inflasi harga impor dengan nilai tukar rupiah yang stabil.

Sejalan dengan pertumbuhan ekonomi, industri perbankan juga diprediksi dengan baik. OJK memprediksi pertumbuhan kredit perbankan tahun 2023 akan mencapai 1,5 kali dari pertumbuhan ekonomi.

Dewan Komisaris menilai Bank Artha Graha Internasional memiliki potensi yang cukup besar untuk terus meraih pertumbuhan yang berkelanjutan. Bank dapat mengoptimalkan potensi pada segmen UMKM dengan penyaluran kredit yang lebih selektif dan mengutamakan prinsip kehati-hatian. Selain itu, Dewan Komisaris juga mendorong Direksi untuk terus melakukan upaya-upaya agar kualitas kredit terjaga sesuai dengan target serta melakukan percepatan pengembangan Digitalisasi untuk pencapaian target *Fee Based Income*.

Terkait target yang ditetapkan Direksi dalam RBB 2023-2025, Dewan Komisaris menilai target-target tersebut merupakan target yang cukup menantang namun realistis untuk diwujudkan.

Dewan Komisaris memberikan masukan dan pandangan agar penetapan target dilakukan dengan mempertimbangkan kondisi internal dan eksternal Bank, sehingga realisasi kinerja Bank tidak begitu jauh dari target yang sudah ditetapkan. Selain itu dalam implementasi RBB, Dewan Komisaris mengingatkan Direksi agar dijalankan dengan tata kelola yang baik dan memastikan penerapan manajemen risiko serta memperhatikan prinsip kehati-hatian.

## VIEW ON BUSINESS PROSPECTS MADE BY THE BOARD OF DIRECTORS

*The global economy is predicted to face tough challenges in 2023. The IMF predicts that global economic growth will slow down to 2.9%. Prolonged geopolitical conflicts and high inflation rates are the main challenges for the global economy. However, Indonesia's economy is predicted to grow quite strongly. Bank Indonesia predicts that the Indonesian economy will grow in the range of 4.7%-5.3%, supported by domestic demand, investment, and export performance. Inflation is also predicted to decline in 2023, along with controlled import price inflation and a stable rupiah exchange rate.*

*The banking industry is also predicted to do well in line with economic growth. OJK predicts that bank credit growth in 2023 will reach 1.5 times economic growth.*

*The Board of Commissioners assessed that Bank Artha Graha Internasional has considerable potential to continue achieving sustainable growth. The Bank can optimize the potential in the MSMEs segment by distributing credits more selectively and prioritizing prudential principles. In addition, the Board of Commissioners also encourages the Board of Directors to maintain credit quality as targeted and accelerate the development of Digitalization to achieve the Fee-Based Income target.*

*Regarding the targets set by the Board of Directors in the RBB 2023-2025, the Board of Commissioners considers these targets challenging but realistic.*

*The Board of Commissioners provided input and views to make the target setting done by considering the Bank's internal and external conditions. This way, the realization of the Bank's performance would not be so far from the predetermined target. In addition, in implementing the RBB, the Board of Commissioners reminds the Board of Directors to run with good governance, ensures the implementation of risk management, and pays attention to prudential principles.*



## PANDANGAN ATAS PENERAPAN TATA KELOLA PERUSAHAAN

Penerapan *Good Corporate Governance* (GCG) di Bank Artha Graha Internasional senantiasa mengacu pada peraturan perundang-undangan yang berlaku. Penerapan GCG merupakan langkah yang penting dalam mencapai kinerja perusahaan yang berkelanjutan. Penerapan GCG dalam kegiatan operasionalnya, dapat menciptakan nilai tambah (*value added*) Bank bagi semua pihak yang berkepentingan (*stakeholders*). Bank juga dapat memastikan bahwa sasaran yang ditetapkan telah dicapai dengan menjalankan praktik-praktik usaha yang sehat.

Dewan Komisaris menilai bahwa secara umum manajemen Bank telah melakukan penerapan GCG dengan baik. Hal ini 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.

Sebagai organ yang bertugas melakukan pengawasan terhadap pelaksanaan penerapan GCG, Dewan Komisaris memandang implementasi GCG di lingkup Bank Artha Graha Internasional terus mengalami peningkatan dari waktu ke waktu. Pengembangan perangkat kebijakan yang terus diperbaharui, hingga evaluasi dan pemantauan GCG, menjadi cerminan komitmen Direksi untuk dapat menerapkan prinsip dan praktik GCG di seluruh elemen operasi dan bisnis Bank.

Dewan Komisaris memberikan saran dan nasihat dalam meningkatkan kualitas penerapan tata kelola Bank kepada Direksi, agar tetap mengedepankan prinsip-prinsip transparansi, akuntabilitas, tanggung jawab, independen, kewajaran dan kesetaraan.

## VIEWS ON THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE

*The implementation of Good Corporate Governance (GCG) in Bank Artha Graha Internasional always refers to the prevailing laws and regulations. The implementation of GCG is an important step in achieving sustainable corporate performance. The implementation of GCG in its operational activities can create added value for the Bank for all stakeholders. The Bank can also ensure that the objectives have been achieved through sound business practices.*

*The Board of Commissioners assessed that the Bank's management had implemented GCG well. It is reflected in the adequate fulfillment of the principles of Governance. Although there are weaknesses in the implementation, these weaknesses are less significant and can be resolved with normal actions by the Bank's management.*

*As the organ in charge of supervising the implementation of GCG, the Board of Commissioners views that the implementation of GCG within Bank Artha Graha Internasional continues to improve occasionally. The development of policy tools that are continuously updated, as well as GCG evaluation and monitoring, reflect the commitment of the Board of Directors to implement GCG principles and practices in all elements of the Bank's operations and business.*

*The Board of Commissioners provides suggestions and advice in improving the quality of the Bank's governance implementation to the Board of Directors so that it will continuously prioritize the principles of transparency, accountability, responsibility, independence, fairness, and equality.*



## PANDANGAN ATAS PENERAPAN WHISTLEBLOWING SYSTEM

Keberadaan *Whistleblowing System* (WBS) merupakan bagian dari komitmen Bank Artha Graha Internasional untuk menjadikan prinsip GCG sebagai landasan dari setiap aspek operasi dan bisnis Bank sehari-hari. WBS memungkinkan mekanisme pelaporan yang menjamin kerahasiaan pelapor. Penerapan WBS bertujuan untuk mendeteksi dini dan mencegah terhadap terjadinya penyimpangan ataupun pelanggaran dalam setiap aspek kegiatan bisnis Perseroan. Dewan Komisaris memandang penerapan WBS dapat menciptakan iklim kerja yang berintegritas dan menciptakan iklim transparansi terhadap sumber daya yang ada di Bank.

Dalam melakukan pengawasan guna memastikan terselenggaranya fungsi WBS yang lebih baik, Dewan Komisaris bersama Komite Audit senantiasa melakukan evaluasi dan melakukan tindak lanjut atas laporan yang diterima. Laporan yang terbukti kebenarannya berdasarkan hasil pemeriksaan ditindaklanjuti. Dewan Komisaris memandang pelaksanaan WBS telah berjalan dengan baik dan setiap masukan secara cepat ditindaklanjuti dan dimonitor oleh Dewan Komisaris melalui kinerja Komite Audit.

Namun demikian, Dewan Komisaris menyarankan kepada Direksi agar pelaksanaan lebih efektif mendorong jajaran manajemen dan seluruh karyawan untuk tidak segan-segan melaporkan apabila ditemukan adanya indikasi kegiatan yang merugikan Bank dan optimalisasi peran penerimaan pengaduan dari konsumen.

## PENILAIAN KINERJA KOMITE DI BAWAH DEWAN KOMISARIS

Dalam menjalankan tugas dan tanggung jawabnya, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi & Nominasi dalam rangka pelaksanaan tugas dan tanggung jawab untuk melakukan pengawasan atas pengelolaan Bank dan implementasi strategi bisnis.

## VIEW ON THE IMPLEMENTATION OF THE WHISTLEBLOWING SYSTEM

*The existence of the Whistleblowing System (WBS) is a part of Bank Artha Graha Internasional commitment to making GCG principles the foundation of each operational and business aspect of the Bank daily. WBS allows reporting mechanism that ensures the reporter's confidentiality. The implementation of WBS aims to early detect and prevent irregularities or violations in every aspect of the company's business activities. The Board of Commissioners views that implementing WBS can create a work climate with integrity and create a climate of transparency towards the resources in the Bank.*

*In conducting supervision to ensure better implementation of the WBS function, the Board of Commissioners and the Audit Committee always evaluate and conduct follow-ups on reports received. Reports that are proven true based on the examination results are followed up. The Board of Commissioners views that the implementation of WBS has been running well, and any input is quickly followed up and monitored by the Board of Commissioners through the performance of the Audit Committee.*

*However, the Board of Commissioners advises the Board of Directors to make its implementation more effective by encouraging management and all employees not to hesitate to report any indication of activities detrimental to the Bank and optimizing the role of receiving complaints from consumers.*

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

*In carrying out its duties and responsibilities, the Board of Commissioners is assisted by the Audit Committee, Risk Monitoring Committee, and Remuneration & Nomination Committee to carry out duties and responsibilities to monitor the management of the Bank and the implementation of business strategies.*





Dewan Komisaris menilai komite-komite tersebut telah melaksanakan tugasnya dengan baik sepanjang tahun 2022. Komite Audit memiliki tugas dan tanggung jawab untuk membantu dan memfasilitasi Dewan Komisaris dalam hal-hal terkait dengan kualitas informasi keuangan, sistem pengendalian internal, kepatuhan terhadap peraturan perundang-undangan serta tugas-tugas lain yang diberikan Dewan Komisaris.

*The Board of Commissioners considers that these committees have performed their duties well throughout 2022. The Audit Committee has duties and responsibilities to assist and facilitate the Board of Commissioners related to the quality of financial information, internal control systems, compliance with laws and regulations, and other tasks assigned by the Board of Commissioners.*

Komite Pemantau Risiko memiliki tugas dan tanggung jawab untuk mengawasi tata kelola risiko Perseroan, *risk appetite* dan batasan-batasan (*limit*) risiko Bank serta untuk mengawasi bahwa risiko-risiko tersebut dikelola secara efektif di dalam keseluruhan kerangka tata kelola risiko.

*The Risk Monitoring Committee is responsible for monitoring the Bank's risk governance, risk appetite, and limits and monitoring that these risks are effectively managed within the overall risk governance framework.*

Komite Remunerasi & Nominasi memiliki tugas dan tanggung jawab untuk membantu Dewan Komisaris terkait aspek remunerasi, nominasi dan kebijakan pengelolaan *Human Capital* di Bank.

*The Remuneration & Nomination Committee is responsible for assisting the Board of Commissioners with remuneration, nomination, and Human Capital management policies in the Bank.*

Untuk menjaga kesinambungan kinerja, Dewan Komisaris mengharapkan seluruh anggota komite dapat terus meningkatkan keterampilan mereka di bidang masing-masing dan tetap konsisten dalam menjalankan tugasnya dengan dedikasi dan integritas.

*To maintain the Bank's sustainable performance, the Board of Commissioners expects all committee members to continue improving their skills in their respective fields and consistently carry out their duties with dedication and integrity.*

#### PERUBAHAN KOMPOSISI DEWAN KOMISARIS

#### CHANGE IN THE BOARD OF COMMISSIONERS' COMPOSITION

Tahun 2022, komposisi Dewan Komisaris Bank Artha Graha Internasional tidak mengalami perubahan, yaitu sebagai berikut:

*In 2022, the composition of Bank Artha Graha Internasional Board of Commissioners did not change, as follows:*

Komisaris Utama/Komisaris Independen:

*President Commissioner/Independent Commissioner:*

Kiki Syahnakri

*Kiki Syahnakri*

Wakil Komisaris Utama:

*Vice President Commissioner:*

Tomy Winata

*Tomy Winata*

Wakil Komisaris Utama:

*Vice President Commissioner:*

Sugianto Kusuma

*Sugianto Kusuma*

Komisaris Independen:

*Independent Commissioner:*

Nicolaus Eko Riwayanto

*Nicolaus Eko Riwayanto*

Komisaris Independen:

*Independent Commissioner:*

Elizawatie Simon

*Elizawatie Simon*



## PENUTUP

Kepada seluruh pemegang saham dan investor, Dewan Komisaris menghaturkan rasa terima kasih atas kepercayaan dan dukungan penuh yang telah diberikan kepada kami untuk mengemban amanat melakukan pengawasan terhadap pengelolaan Bank. Demikian pula kepada regulator dan para pemangku kepentingan, Dewan Komisaris menyampaikan rasa terima kasih sebesar-besarnya atas dukungan yang telah diberikan.

Dewan Komisaris juga mengucapkan terimakasih dan menyampaikan penghargaan kepada Direksi, manajemen dan seluruh karyawan yang telah mampu menjalankan kepengurusan Bank dengan baik di tengah kondisi yang cukup menantang.

Semoga hubungan yang harmoni ini mampu menjadi dasar bagi Bank Artha Graha Internasional untuk terus tumbuh secara berkelanjutan, dan mampu memberikan nilai tambah kepada pemegang saham dan segenap pemangku kepentingan.

## CLOSING

*To all shareholders and investors, we, the Board of Commissioners, express our gratitude for the trust and full support given to us in carrying out the mandate of supervising the management of the Bank. As well as to the regulators and stakeholders, the Board of Commissioners expresses its deepest gratitude for their support.*

*The Board of Commissioners would also like to thank and express its appreciation to the Board of Directors, management, and all employees who have been able to manage the Bank well amid challenging conditions.*

*We hope this harmonious relationship can be the basis for Bank Artha Graha Internasional to keep growing continuously and give more value to shareholders and stakeholders.*

Jakarta, 29 Maret 2023 | Jakarta, March 29 2023

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



Bank Artha Graha Internasional tetap berupaya untuk meraih pertumbuhan bisnis secara *prudent*, dengan melakukan efisiensi biaya dan optimalisasi sumber daya yang dimiliki untuk meraih target yang ditetapkan Bank, serta fokus kepada *Human Capital*.

*Bank Artha Graha Internasional continues to strive for prudent business growth, by implementing cost efficiency and optimizing its resources to achieve the targets set by the Bank, as well as focusing on Human Capital.*

**Andy Kasih**

Direktur Utama  
President Director

Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

*Dear Shareholders and Stakeholders,*

Puji dan syukur kami panjatkan kehadiran Tuhan Yang Maha Esa atas berkat rahmat dan limpahan karunia-Nya, Bank Artha Graha Internasional dapat melalui tahun 2022 yang penuh tantangan dengan pencapaian yang baik. Selanjutnya, perkenankan kami atas nama Direksi menyampaikan laporan pertanggungjawaban atas kinerja dan pencapaian Bank Artha Graha Internasional untuk tahun 2022.

*Praise and gratitude to God Almighty for His grace and mercy, Bank Artha Graha Internasional could pass through the challenging 2022 with good achievement. On this occasion, we, the Board of Directors, would like to convey the accountability report regarding the performance and achievement of Bank Artha Graha Internasional in 2022.*

### KONDISI EKONOMI DAN INDUSTRI PERBANKAN TAHUN 2022

### ECONOMIC AND BANKING INDUSTRY CONDITIONS IN 2022

Dinamika ekonomi global menunjukkan tantangan baru, yaitu konflik geopolitik antara Rusia dan Ukraina. Perang yang berkepanjangan antara kedua negara tersebut membuat rantai pasok bahan pangan dan energi

*Global economic dynamics showed a new challenge: a geopolitics conflict between Russia and Ukraine. The prolonged war between the two countries disrupted food and energy supply chains, leading to rising commodity*



terganggu hingga memicu kenaikan harga komoditas dan inflasi di sejumlah negara. Perang juga meningkatkan unsur ketidakpastian, hingga memperlambat pertumbuhan ekonomi dunia. Kondisi tersebut memperberat upaya pemulihan dari dampak pandemi COVID-19 yang baru mulai mereda.

Lembaga Dana Moneter Internasional (IMF) melalui laporan *World Economic Outlook* beberapa kali merevisi proyeksi pertumbuhan ekonomi global di tahun 2022 dengan tren yang terus menurun. Pada laporan terakhir yang dipublikasikan pada Januari 2023, IMF memprediksi ekonomi dunia hanya tumbuh 3,4% di tahun 2022 dan akan kembali turun di tahun 2023, padahal di tahun 2021 ekonomi dunia tumbuh sebesar 6,0%.

Di tengah tekanan ekonomi global, ekonomi Indonesia masih dapat tumbuh cukup baik di tahun 2022, yaitu sebesar 5,31%. Pertumbuhan ekonomi tersebut terutama dikontribusikan oleh peningkatan konsumsi rumah tangga yang sebelumnya tertahan selama COVID-19. Selain itu, pertumbuhan ekonomi Indonesia pada 2022 salah satunya didukung oleh kinerja ekspor yang sangat baik sehingga secara umum neraca perdagangan Indonesia tahun 2022 mengalami surplus USD54,46 miliar. Pencapaian tersebut tercatat sebagai yang tertinggi sepanjang sejarah.

Namun demikian, tingkat inflasi Indonesia tahun 2022 meningkat cukup signifikan menjadi 5,51% dari tahun sebelumnya sebesar 1,87%. Untuk menekan laju inflasi, Bank Indonesia (BI) mengambil kebijakan untuk menaikkan tingkat suku bunga acuan atau BI 7-Days Reverse Repo Rate (BI7DRR) dengan cukup agresif dari 3,50% di akhir tahun 2021 menjadi 5,50% di akhir tahun 2022.

Di tengah kondisi tersebut, industri perbankan tumbuh cukup baik. Berdasarkan data Statistik Perbankan Indonesia yang diterbitkan Otoritas Jasa Keuangan (OJK), tahun 2022 kredit perbankan tumbuh 10,20% dengan kualitas kredit yang semakin membaik yang ditunjukkan dengan rasio NPL sebesar 2,44%, turun dari tahun sebelumnya 3,00%, sedangkan dana pihak ketiga (DPK) yang dihimpun industri perbankan tumbuh 8,27%.

*prices and inflation in some countries. The war has also increased uncertainty, which slowed the world's economic growth. These conditions complicate efforts to recover from the impact of the COVID-19 pandemic, which has just begun to subside.*

*Through the World Economic Outlook report, the International Monetary Fund (IMF) has revised its projection of global economic growth in 2022 several times with a downward trend. In the latest report published in January 2023, the IMF predicts that the world economy will only grow 3.4% in 2022 and fall again in 2023, whereas in 2021, the world economy grew by 6.0%.*

*Amid the global economic pressure, the Indonesian economy could still grow quite well in 2022, at 5.31%. This economic growth was mainly contributed by increased household consumption, which was previously restrained during COVID-19. In addition, Indonesia's economic growth in 2022 was supported by excellent export performance. Therefore, Indonesia's trade balance in 2022 experienced a surplus of USD54.46 billion. This achievement was recorded as the highest one in history.*

*However, Indonesia's inflation rate in 2022 increased significantly to 5.51% from the previous year of 1.87%. To suppress the inflation rate, Bank Indonesia (BI) took the policy to raise the benchmark interest rate or BI 7-Day Reverse Repo Rate (BI7DRR) quite aggressively from 3.50% at the end of 2021 to 5.50% at the end of 2022.*

*Amid these conditions, the banking industry grew quite well. Based on Indonesian Banking Statistics data published by the Financial Services Authority (OJK), in 2022, banking credit grew 10.20% with improved credit quality as indicated by the NPL ratio of 2.44%, decreased from the previous year of 3.00%, while third-party funds (DPK) collected by the banking industry grew by 8.27%.*





## KEBIJAKAN STRATEGIS TAHUN 2022

Menghadapi kondisi ekonomi dan industri perbankan di tahun 2022, Bank Artha Graha Internasional tetap berupaya untuk meraih pertumbuhan bisnis secara prudent, dengan melakukan efisiensi biaya dan optimalisasi sumber daya yang dimiliki untuk meraih target yang ditetapkan Bank, serta fokus kepada *Human Capital*.

Salah satu langkah strategis yang dijalankan Bank di tahun 2022 adalah pengembangan bisnis ke arah *digital banking*. Langkah ini, selain untuk meningkatkan daya saing dan peningkatan layanan kepada nasabah, juga ditujukan untuk mengantisipasi pergeseran transaksi pembayaran dari *offline* menjadi *online*. Karena itu, untuk mendukung layanan tersebut, Bank Artha Graha Internasional melakukan kolaborasi dengan perusahaan *Fintech* dan *e-Commerce* untuk pendanaan dan juga pembiayaan sektor mikro dan UKM. Selain itu, pengembangan layanan digital juga ditujukan sebagai salah satu langkah efisiensi biaya operasional yang relatif tinggi.

Selain itu, Bank juga fokus pada pendanaan berbasis *mobile* yang terhubung dengan *e-Commerce*, *fintech*, *bill aggregator* dan *merchant*, melalui produk pendanaan seperti tabungan, produk investasi, *e-Money* dan lain-lain.

Sepanjang tahun 2022, Bank Artha Graha Internasional juga melakukan *cross selling* dan *value chain financing* dengan jaringan usaha yang dimiliki AG Network dan nasabah/debitur eksisting guna menambah *customer base* Bank. Intensifikasi bisnis menggunakan sistem *closed loop* yang berisiko rendah, melihat besarnya peluang pasar ritel di 2030.

Tahun 2022, Bank juga berupaya untuk meningkatkan *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*.

Untuk mendukung inisiatif strategis diatas dilakukan kolaborasi dengan berbagai pihak ketiga yang berbasis teknologi menjadi salah satu media untuk dapat melakukan ekspansi bisnis, baik itu *new customer* maupun transaksional. Aktivitas kerja sama bisnis didukung oleh pengembangan metode pembayaran yang lebih beragam untuk dapat digunakan oleh nasabah bank dalam bertransaksi di *channel mitra*.

## STRATEGIC POLICIES IN 2022

*Facing economic and banking industry conditions in 2022, Bank Artha Graha Internasional strived to achieve business growth prudently by conducting cost efficiency and optimizing its resources to achieve the targets set by the Bank, as well as focusing on Human Capital.*

*One strategic step the Bank took in 2022 was business development toward digital banking. In addition to increasing competitiveness and improving services to customers, this step was also intended to anticipate the shift in payment transactions from offline to online. Therefore, to support this service, Bank Artha Graha Internasional collaborated with Fintech and e-Commerce companies to fund and finance the micro and SME sectors. In addition, the development of digital services was also intended as an efficiency measure for relatively high operational costs.*

*In addition, the Bank also focused on mobile-based funding connected with e-Commerce, fintech, bill aggregator, and merchant through funding products such as savings, investment products, e-Money, and others.*

*In 2022, Bank Artha Graha Internasional also did cross-selling and value chain financing with business networks of AG Network and existing customers/debtors to add more Bank's customer base. Business intensification used low-risk closed-loop systems, given the large retail market opportunity in 2030.*

*In 2022, the Bank also strived to increase fee-based income through commission fees, transactional banking, bill payments, sales of third-party investment products as well as collaboration with Fintech Payment & e-Commerce companies.*

*To support the above strategic initiatives, collaboration with various technology-based third parties was one of the media to expand the business, both for new customers and transactional. Business cooperation activities were supported by the development of more diverse payment methods that bank customers can use in transactions on partner channels.*



Pengembangan produk Open API dengan menerapkan standarisasi BI SNAP menjadi cara agar dapat dengan lebih mudah berkolaborasi dengan mitra bisnis. Pengembangan produk *direct debit* yang terintegrasi dengan *platform Digital Apps* menjadi *tools* pembayaran yang *seamless* sehingga dapat mendorong peningkatan pengguna bagi Bank serta transaksi di sisi mitra bisnis. *Cross selling* produk pinjaman dengan layanan *Digital Lending*, khususnya untuk ekosistem *digital* dapat menjadi cara baru untuk dapat meningkatkan *portfolio lending Bank*.

Dengan menerapkan prinsip kehati-hatian dalam penyaluran kredit khususnya kredit konsumen, Bank Artha Graha Internasional mengembangkan fitur pengajuan pinjaman melalui *Digital Apps* atau aplikasi *Digital Lending* yang akan terintegrasi dengan beragam sumber data untuk memperkaya sistem skoring dalam otomatisasi analisa kredit dan perilaku nasabah, serta terintegrasi untuk proses verifikasi nasabah secara elektronik (eKYC).

Guna mendorong pemanfaatan QRIS pada aplikasi digital maupun *merchant* milik Bank, QRIS yang sebelumnya hanya digunakan sebagai alat pembayaran di *merchant*, kedepannya akan dikembangkan untuk dapat digunakan sebagai alat transfer antar bank, setor maupun tarik tunai. Sedangkan untuk mendorong pemanfaatan QRIS lintas negara, bank akan mengembangkan layanan QRIS *Cross Border* untuk *Issuer* maupun *Acquiring*. Karena itu, Bank juga melakukan akuisisi QRIS *Merchant* yang memiliki potensi pembiayaan UMKM, dimana segmen UMKM merupakan salah satu segmen yang menjadi fokus utama bagi Bank Artha Graha Internasional.

*Open API product development by implementing BI SNAP standardization becomes a way to collaborate with business partners easily. The development of direct debit products integrated with the Digital Apps platform becomes a seamless payment tool that can increase bank users and business partner transactions. Cross-selling loan products with Digital Lending services, especially for digital ecosystems, can be a new way to increase the Bank's lending portfolio.*

*By implementing prudential principles in lending, especially consumer credit, Bank Artha Graha Internasional developed loan application features through Digital Apps or Digital Lending applications that would be integrated with various data sources to enrich the scoring system in the automation of credit analysis and customer behavior, as well as integrated for the electronic customer verification process (eKYC).*

*To encourage the utilization of QRIS in digital applications and merchants owned by the Bank, QRIS, which was previously only used as a means of payment at merchants, would be developed to be used as an interbank transfer, deposit, and cash withdrawal in the future. Meanwhile, to encourage cross-border QRIS utilization, the bank will develop Cross Border QRIS services for Issuers and Acquiring. Therefore, the Bank also acquired QRIS Merchants with the potential for MSMEs financing, where the MSMEs segment is one of the main focuses of Bank Artha Graha Internasional.*

## PENCAPAIAN KINERJA BANK TAHUN 2022

Di tengah berbagai tantangan yang dihadapi sepanjang tahun 2022, Bank Artha Graha Internasional tetap dapat membukukan kinerja yang cukup baik yang utamanya dapat dilihat dari keberhasilan Bank untuk kembali meraih laba, setelah tahun sebelumnya membukukan kerugian.

Sepanjang tahun 2022, realisasi pinjaman yang diberikan Bank mencapai Rp10.230 miliar, kendati lebih rendah dibandingkan tahun sebelumnya, namun kualitas kredit dari pinjaman yang diberikan lebih baik dibandingkan tahun sebelumnya. Hal tersebut tercermin dari tingkat NPL net yang sebesar 0,41%.

## BANK'S PERFORMANCE ACHIEVEMENT IN 2022

*Despite the challenges faced throughout 2022, Bank Artha Graha Internasional continued to perform quite well, which can be seen primarily from the Bank's success in returning to profit after recording a loss in the previous year.*

*In 2022, the realization of loans granted by the Bank reached IDR10,230 billion. Even though it was lower than the previous year, the credit quality of loans was better than the previous year. It is reflected in the net NPL level of 0.41%.*



Dana pihak ketiga yang dihimpun Bank tahun 2022 terealisasi sebesar Rp20.325 miliar atau (10,05)% dari target 2022 sebesar Rp22.598 miliar. Namun demikian, CASA Bank tahun 2022 berada di atas target, yaitu 41,13%. Bank lebih fokus kepada pertumbuhan dana murah (CASA) dan mengurangi porsi dana mahal. Dari sisi pinjaman, penerapan pertumbuhan bisnis secara *prudent* dilakukan strategi yang lebih selektif dengan berfokus pada sektor-sektor yang memiliki potensi yang kuat serta eksposur minimum terhadap gejolak ekonomi global.

Total aset yang dibukukan Bank tahun 2022 terealisasi sebesar Rp25.437 miliar atau (9,21)% dari target 2022 sebesar Rp28.018 miliar.

Tahun 2022, Bank kembali berhasil membukukan laba bersih sebesar Rp54,99 miliar, meningkat dari tahun sebelumnya dimana Bank membukukan rugi bersih sebesar Rp168,06 miliar.

#### TANTANGAN YANG DIHADAPI

Kinerja operasional dan keuangan Bank tahun 2022 juga terpengaruh oleh kondisi eksternal yang disebabkan oleh kondisi ekonomi baik global maupun domestik, salah satunya adalah kenaikan tingkat suku bunga acuan Bank Indonesia hingga bayang-bayang resesi global. Salah satu antisipasi yang dilakukan oleh Bank adalah mengumpulkan pendanaan dari penghimpunan Dana Pihak Ketiga (DPK) yang lebih difokuskan pada pertumbuhan dana murah (CASA) sebagai upaya efisiensi biaya dana yang lebih baik. Strategi untuk mengantisipasi kenaikan biaya dana/*cost of fund* sebagai efek dari kenaikan suku bunga acuan Bank Indonesia.

Selain itu, Bank juga menghadapi tantangan dengan adanya perubahan teknologi dan sistem pembayaran menjadi lebih cepat dan murah berpotensi menurunkan *fee based* dan meningkatkan risiko jika tidak didukung dengan infrastruktur yg baik dan peningkatan *skill* serta pengetahuan SDM.

Untuk fungsi pengawasan, Bank membuat integrasi pelaporan regulator yang sudah mulai berjalan pada triwulan ke empat tahun 2022 dan secara bertahap akan di implementasikan pada tahun 2023 untuk menghasilkan laporan yang akurat dan tepat waktu dengan didukung pelatihan karyawan.

*Third-party funds collected by the Bank in 2022 were realized in IDR20,325 billion or (10.05)% of the 2022 target of IDR22,598 billion. However, CASA Bank in 2022 was above the target of 41.13%. The Bank focused more on the growth of low-cost funds (CASA) and reduced the portion of expensive funds. In terms of lending, the implementation of prudent business growth is carried out by a more selective strategy by focusing on sectors with strong potential and minimum exposure to global economic turmoil.*

*Total assets recorded by the Bank in 2022 were realized at IDR25,437 billion or (9.21)% of the 2022 target of IDR28,018 billion.*

*In 2022, the Bank successfully recorded a net profit of IDR54.99 billion, an increase from the previous year, where the Bank recorded a net loss of IDR168.06 billion.*

#### THE CHALLENGES FACED

*The Bank's operational and financial performances in 2022 were also affected by the global and domestic economic conditions, including the increase in Bank Indonesia's benchmark interest rate to the shadow of a global recession. One of the anticipations made by the Bank was to collect funding from the collection of Third Party Funds (DPK), which was more focused on the growth of low-cost funds (CASA) to improve cost of funds efficiency. The strategy was to anticipate the increased cost of funds due to the increase in Bank Indonesia's benchmark interest rate.*

*In addition, the Bank also faced challenges with technological changes and payment systems becoming faster and cheaper, potentially reducing fee-based and increasing risk if not supported by good infrastructure and increasing HR skills and knowledge.*

*For the supervisory function, the Bank has integrated regulatory reporting, which started in the fourth quarter of 2022 and will be gradually implemented in 2023 to produce accurate and timely reports supported by employee training.*



## PROSPEK USAHA

Prospek perekonomian Indonesia diperkirakan masih dapat tumbuh cukup kuat di tahun 2023. Bank Indonesia memprediksi ekonomi Indonesia akan tumbuh pada kisaran 4,7%-5,3% di tahun 2023. Namun demikian, Indonesia tetap harus waspada dalam mengambil setiap kebijakan moneter dan fiskal domestik untuk menghindari resesi. Meskipun resesi ekonomi global diprediksi tidak akan berdampak signifikan terhadap pertumbuhan ekonomi Indonesia diharapkan pemerintah Indonesia dapat mengambil kebijakan yang preventif dan antisipatif terhadap kemungkinan krisis yang masih ada. Berlanjutnya pemulihan ekonomi Indonesia didorong oleh tetap baiknya permintaan domestik.

Perkembangan ekonomi dan keuangan digital berkembang sangat pesat sesuai dengan Kebijakan Bank Indonesia untuk akselerasi digitalisasi sistem pembayaran dalam rangka mendukung pemulihan ekonomi nasional.

Pemulihan ekonomi tentu saja didorong oleh segmen usaha yang memiliki prospek yang baik sejalan dengan itu bank memprioritaskan kepada segmen usaha Transportasi, Pergudangan dan Komunikasi, Perantara Keuangan, Pertambangan dan Penggalian, Konstruksi, Perdagangan Besar & Eceran, Real Estate, Persewaan dan Jasa, Industri Pengolahan.

Untuk mencapai pertumbuhan kredit yang ditargetkan, Bank mengarahkan pertumbuhan yang lebih besar pada segmen konsumen dan ritel/SME selain peningkatan segmen korporasi/komersil secara moderat. Disamping itu guna menjaga agar kualitas kredit tetap baik, penyempurnaan bisnis akan terus dilakukan sehingga proses kredit dapat lebih cepat, sehat, dan optimal melalui simplifikasi alur proses bisnis supaya mempercepat proses kredit dengan *prudent* dan lebih efisien.

Beberapa langkah strategi yang dijalankan Bank di tahun 2023 antara lain:

- a. Memperkuat fungsi pengelolaan strategi agar dalam mengawal eksekusi strategi menjadi jelas terarah, terkomunikasikan dan terselaraskan ke setiap unit kerja.
- b. Mengevaluasi dan mengintegrasikan proses bisnis melalui implementasi teknologi dan sistem terintegrasi agar pelaksanaan eksekusi di lapangan berjalan sesuai dengan regulasi dan kepatuhan.

## BUSINESS PROSPECTS

*The prospect of Indonesian economy is predicted to grow quite strongly in 2023. Bank Indonesia predicted the economy would grow at 4.7%-5.3% in 2023. However, Indonesia must still be cautious in taking any domestic monetary and fiscal policies to avoid a recession. Although the global economic recession is predicted not to impact Indonesia's economic growth significantly, it is expected that the Indonesian government can take preventive and anticipatory policies against the possibility of a crisis that still exists. Continued good domestic demands drive Indonesia's continued economic recovery.*

*The digital economy and finance development is growing rapidly according to Bank Indonesia's policy to accelerate the digitalization of the payment system to support national economic recovery.*

*The economic recovery is driven by business segments with good prospects. The bank prioritizes the business segments of Transportation, Warehousing and Communication, Financial Intermediaries, Mining and Quarrying, Construction, Wholesale & Retail Trade, Real Estate, Rental and Services, and the Manufacturing Industry.*

*To achieve the targeted loan growth, the Bank aims for greater growth in the consumer and retail/MSE segments in addition to a moderate increase in the corporate/commercial segment. In addition, to maintain good credit quality, business improvements will continue to be made so that the credit process can be faster, healthier, and optimized by simplifying the business process flow to accelerate the credit process prudently and more efficiently.*

*Some of the strategic steps taken by the Bank in 2023 include:*

- a. Strengthening the strategic management function to monitor the execution of the strategy to be directed, communicated, and aligned to each work unit.*
- b. Evaluating and integrating business processes by implementing technology and integrated systems so that execution in the field runs under regulations and compliance.*



- c. Memperkuat pemasaran *platform* berbasis *digital banking* dengan inisiatif *digital marketing* dan kolaborasi ekosistem digital untuk meningkatkan akuisisi dan transaksi nasabah berbasis data.
  - d. Akselerasi kapabilitas IT dalam mendukung optimalisasi proses bisnis untuk mendukung kehandalan produk dan layanan digital untuk meningkatkan akuisisi, transaksi dan penyaluran kredit.
  - e. Penguatan pengukuran dan pengawasan proses digitalisasi dan *cyber security* dari aspek risiko dan audit.
  - f. Implementasi *Human Capital Roadmap* sejalan dengan rencana jangka panjang Bank.
- c. Strengthening the marketing of digital banking-based platforms with digital marketing initiatives and digital ecosystem collaboration to increase data-driven customer acquisition and transactions.
  - d. Accelerating IT capabilities in supporting business process optimization to support the reliability of digital products and services to increase acquisitions, transactions, and lending.
  - e. Strengthening the measurement and supervision of digitalization and cyber security processes from risk and audit aspects.
  - f. Implementing the Human Capital Roadmap aligns with the Bank's long-term plan.

Untuk mendukung pencapaian bisnis maka Direktorat *support* menyiapkan program kerja yang terbagi kedalam 4 (empat) *stream* yaitu *Customer Focus*, *Improvement Proses*, *Produktivitas/Efisiensi* dan *Memperkuat Mekanisme Control* di mana realisasinya antara lain:

1. *Produktivitas/Efisiensi*
  - a. Sentralisasi operasional *back office* cabang dengan migrasi *Sentra Operasi* dan *Kredit* luar kota ke Jakarta secara bertahap;
  - b. Implementasi *cash management* di cabang secara berkelanjutan;
  - c. Efisiensi penggunaan *form* dengan simplifikasi *form* transaksi di *counter*; dan
  - d. Pemetaan dan penggabungan proses di *back office* sehingga produktivitas karyawan meningkat.
2. *Improvement Proses*
  - a. Dilakukan proses otomasi pencairan pinjaman *consumer* melalui *Loan Origination System* serta pembuatan bukti potong pajak deposito;
  - b. Penyeragaman kertas kerja laporan penilaian jaminan untuk properti sederhana; dan
  - c. *Enhancement* aplikasi *web statement* sehingga periode mutasi rekening dapat dipilih dengan mudah.
3. *Customer Focus*
  - a. Nasabah dapat melakukan perubahan data dan transaksi di seluruh kantor cabang;
  - b. Menambah *touch point* nasabah dalam menyampaikan keluhan atau permintaan melalui *Graha Call* atau *Graha Chat*;
  - c. Meningkatkan layanan sistem pembayaran dengan implementasi *BI FAST*;
  - d. Kemudahan pembukaan rekening secara *online* dengan proses *KYC* melalui *Customer Service Online On-Boarding*; dan
  - e. Proses akuisisi nasabah *online* dapat dilakukan dimana saja.

To support business achievement, the Directorate of Support prepared a work program divided into 4 (four) streams, including Customer Focus, Improvement of productivity/efficiency processes, and strengthening control mechanism, where the realization is as follows:

1. *Productivity/Efficiency*
  - a. Centralization of branch back office operations with gradual migration of out-of-town Operations and Credit centers to Jakarta;
  - b. Continuously the implementation of cash management in branches;
  - c. Efficient use of forms by simplifying transaction forms at the counter; and
  - d. Mapping and merging processes in the back office to increase employee productivity.
2. *Process Improvement*
  - a. Automated process of consumer loan disbursement through the Loan Origination System as well as the creation of deposit tax withholding slip;
  - b. Uniformity of collateral valuation report work papers for simple properties; and
  - c. Enhancement of web statement application so that the account mutation period can be selected easily.
3. *Customer Focus*
  - a. Customers can change their data and do transactions at all branch offices;
  - b. Adding customer touch points in submitting complaints or requests through *Graha Call* or *Graha Chat*;
  - c. Improving payment system services with the implementation of *BI FAST*;
  - d. The convenience of online account opening with *KYC* process through Customer Service Online On-Boarding; and
  - e. Online customer acquisition process can be performed anywhere.





#### 4. Memperkuat Mekanisme Control

- a. Implementasi aplikasi duplikat *checking* untuk mitigasi risiko transaksi SKN, RTGS dan *remittance*;
- b. Implementasi aplikasi rekonsiliasi; dan
- c. Implementasi laporan *audit trail* seluruh transaksi mutasi.

#### 4. Strengthen Control Mechanisms

- a. Implementation of duplicate *checking* application to mitigate the risk of SKN, RTGS, and *remittance* transactions;
- b. Implementation of reconciliation application; and
- c. Implementation of audit trail report for all mutation transactions.

### PERAN DIREKSI DALAM PERUMUSAN STRATEGI DAN KEBIJAKAN

Penyusunan Rencana Bisnis Bank (RBB) merupakan sebuah proses rutin yang dijalankan Bank setiap tahun sesuai ketentuan yang disyaratkan oleh OJK. Proses penyusunan RBB diawali dengan mengevaluasi kinerja Bank selama 3 (tiga) tahun terakhir. Selanjutnya Direksi di dalam rapat Direksi mengevaluasi pencapaian masing-masing unit kerja atas RBB tahun berjalan setiap direktorat, dimana setiap direktorat memaparkan kinerja atas RBB tahun berjalan berikut penjelasan atas pencapaian tersebut.

Direksi memberikan arahan dalam bentuk Kebijakan Umum Direksi (KUD), dimana KUD tersebut berisi asumsi-asumsi antara lain, asumsi makro ekonomi (GDP, tingkat inflasi, kurs dan suku bunga). Disamping itu juga ditetapkan asumsi pertumbuhan kredit (termasuk ditetapkan sektor ekonomi yang menjadi prioritas dan sektor ekonomi yang dihindari) dan rasio NIM yang harus dijaga. Selain itu ditetapkan asumsi pertumbuhan DPK terutama pertumbuhan CASA, asumsi *Fee Based Income*, efisiensi biaya yang dapat dilakukan termasuk target rasio BOPO dan target laba yang hendak dicapai.

Hal berikutnya seluruh direktorat memaparkan strategi dan program kerja yang akan dilakukan untuk mencapai target yang ditetapkan berikut *enabler* untuk mencapai target tersebut. Selanjutnya dilakukan konsolidasi dan *fine tuning* atas RBB yang telah disusun. Direksi meminta persetujuan Dewan Komisaris dalam rapat Komisaris, setelah mendapat persetujuan dari Dewan Komisaris maka RBB dapat disampaikan kepada regulator. RBB yang telah dibuat didistribusikan ke seluruh unit kerja sebagai pedoman dalam pencapaian target.

### BOARD OF DIRECTORS' ROLES IN FORMULATING STRATEGIES AND POLICIES

Preparing the Bank's Business Plan (RBB) is a routine process that the Bank carries out every year according to provisions required by OJK. The RBB preparation process begins with evaluating the Bank's performance over the last 3 (three) years. Then, the Board of Directors in the meeting evaluates each work unit's achievement on the current year's RBB for each directorate, where each directorate presents the performance of the current year's RBB along with an explanation of the achievement.

The Board of Directors provides direction in the form of the General Policy of the Board of Directors (KUD), which contains assumptions, such as macroeconomic assumptions (GDP, inflation rate, exchange rate, and interest rate). In addition, credit growth assumptions (including economic sectors that are prioritized and economic sectors that are avoided) and NIM ratios that must be maintained are set. In addition, the assumptions of deposits growth, especially CASA growth, *Fee-Based Income* assumptions, and cost efficiency that can be done, including the target BOPO ratio and profit targets to be achieved, are also set.

Next, all directorates explained the strategies and work programs that will be carried out to achieve the targets set and the enablers to achieve these targets. Next, consolidation and fine-tuning of the RBB that has been prepared are carried out. The Board of Directors requests approval from the Board of Commissioners at the Commissioners' meeting; after obtaining approval from the Board of Commissioners, the RBB can be submitted to the regulator. The RBB that has been made is distributed to all work units as a guideline for achieving targets.



## MONITORING YANG DITERAPKAN DIREKSI UNTUK MEMASTIKAN IMPLEMENTASI STRATEGI

Dalam penyusunan RBB sejak awal melibatkan seluruh pemimpin unit kerja yang ada baik unit kerja bisnis maupun non bisnis. Strategi yang telah ditetapkan dalam RBB dibuat merupakan pedoman di setiap tingkatan yang diturunkan dalam bentuk program kerja yang mendukung dan sejalan dengan strategi tersebut. Pelaksanaan pemantauan dan evaluasi atas kinerja setiap unit kerja dilakukan secara periodik baik mingguan, dua mingguan maupun bulanan dimana setiap unit kerja menyampaikan kinerjanya dalam forum antara lain dalam rapat Direksi, rapat *management committee*. Dalam hal dianggap perlu dapat dilakukan juga rapat atau pertemuan yang sifatnya insidental dimana manajemen memberikan pengarahan atas kinerja yang dicapai sehingga bila diperlukan tindakan koreksi segera dapat dilakukan.

## PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK

Bank Artha Graha Internasional memiliki komitmen yang kuat dalam menerapkan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance/GCG*) secara konsisten dengan melanjutkan tahapan yang telah dilakukan pada tahun-tahun sebelumnya.

Prinsip-prinsip GCG yang dianut Bank berorientasi pada transparansi, akuntabilitas, tanggung jawab, independensi dan kewajaran. Bank menerapkan prinsip-prinsip tersebut dalam operasional Bank sehari-hari. Bank memastikan seluruh kegiatan yang dijalankan oleh Dewan Komisaris, Direksi dan seluruh karyawan telah sesuai aturan dan kebijakan Bank serta kepatuhan terhadap peraturan dan perundang-undangan yang berlaku.

Di tahun 2022, Bank terus memperkuat pelaksanaan manajemen risiko dan sistem pengendalian internal. Bank menyadari, di tengah kondisi ekonomi dan bisnis yang diliputi oleh ketidakpastian, maka pengelolaan risiko menjadi aspek yang sangat penting. Bank menerapkan sistem manajemen risiko sesuai ketentuan POJK No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan SEOJK No. 34/SEOJK.03/2016 tanggal 1 September 2016

## MONITORING IMPLEMENTED BY THE BOARD OF DIRECTORS TO ENSURE THE IMPLEMENTATION OF STRATEGIES

*The preparation of the RBB from the beginning involved all leaders of existing work units, both business and non-business work units. The strategy set out in the RBB is made as a guideline at every level, derived through work programs that support and align with the strategy. The implementation of monitoring and evaluation of the performance of each work unit is carried out periodically, either weekly, bi-weekly, or monthly where each work unit submits its performance in the forum, such as in the Board of Directors meeting or management committee meeting. If necessary, meetings or incidental meetings can also be held where management provides direction on the performance achieved so that corrective action can be taken immediately.*

## THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE

*Bank Artha Graha Internasional has a strong commitment to consistently implementing Good Corporate Governance by continuing the stages carried out in previous years.*

*The GCG principles adopted by the Bank are oriented toward transparency, accountability, responsibility, independence, and fairness. The Bank applies these principles in its daily operations. The Bank ensures that all activities carried out by the Board of Commissioners, Board of Directors, and all employees align with the Bank's rules and policies and comply with prevailing laws and regulations.*

*In 2022, the Bank continued to strengthen the implementation of risk management and internal control systems. The Bank realizes that risk management is a very important aspect amid economic and business conditions surrounded by uncertainty. The Bank implements a risk management system regulated by POJK No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks and SEOJK No. 34/SEOJK.03/2016 dated*



tentang Penerapan Manajemen risiko bagi Bank Umum. Sedangkan penerapan sistem pengendalian internal disesuaikan dengan SEOJK No. 35/SEOJK.03/2017 tentang Pedoman Standar Pengendalian Intern bagi Bank Umum.

Hasil *self assesment* Tingkat Kesehatan Bank yang berada di peringkat PK-2 pada Tahun 2022 mencerminkan bahwa Bank telah mengimplementasikan pengelolaan profil risiko, penerapan GCG, Rentabilitas dan Permodalan yang mengkategorikan Bank berada dalam kondisi sehat.

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.

#### PERUBAHAN KOMPOSISI DIREKSI

Tahun 2022, komposisi Direksi Bank Artha Graha Internasional mengalami perubahan sesuai keputusan RUPS Tahunan yang diselenggarakan pada 25 Juni 2022 yang memberhentikan dengan hormat Ibu Susana sebagai Direktur Bank, sehingga komposisi Direksi Bank Artha Graha Internasional menjadi sebagai berikut:

Direktur Utama:

Andy Kasih

Wakil Direktur Utama:

Christina Harapan

Direktur Kepatuhan/Direktur Independen:

Anas Latief

Direktur:

Indra S. Budianto

Direktur:

Indrastomo Nugroho

Direktur:

Andy Dharma

September 1, 2016, concerning the Implementation of Risk Management for Commercial Banks. Meanwhile, the implementation of the internal control system is adjusted to SEOJK No. 35/SEOJK.03/2017 concerning Guidelines for Internal Control Standards for Commercial Banks.

The results of the Bank's Health Level self-assessment, which was ranked PK-2 in 2022, reflect that the Bank has implemented risk profile management, GCG implementation, Rentability, and Capital, which categorized the Bank in a healthy condition.

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

#### CHANGE IN THE BOARD OF DIRECTORS' COMPOSITION

In 2022, the composition of Bank Artha Graha Internasional Board of Directors changed according to the resolution of the Annual GMS held on June 25, 2022, which respectfully dismissed Mrs. Susana as the Bank's Director. The composition of Bank Artha Graha Internasional Board of Directors becomes as follows:

President Director:

Andy Kasih

Vice President Director:

Christina Harapan

Compliance Director/Independent Director:

Anas Latief

Director:

Indra S. Budianto

Director:

Indrastomo Nugroho

Director:

Andy Dharma



Atas nama Bank Artha Graha Internasional, kami memberikan apresiasi dan ucapan terima kasih kepada Ibu Susana atas dedikasi dan kontribusi yang diberikan selama menjabat sebagai Direktur Bank.

*On behalf of Bank Artha Graha Internasional, we express our appreciation and gratitude to Mrs. Susana for her dedication and contribution during her tenure as the Bank's Director.*

## PENUTUP

Bank Artha Graha Internasional telah berhasil meraih pertumbuhan usaha selama tahun 2022. Transformasi yang dijalankan Bank juga berjalan dengan baik walau masih terdapat sejumlah kendala yang dihadapi Bank. Untuk itu, atas nama Direksi, kami menyampaikan terima kasih kepada seluruh karyawan yang telah bekerja dengan semangat dan dedikasi yang tinggi.

## CLOSING

*Bank Artha Graha Internasional has successfully achieved business growth during 2022. The Bank's transformation is also progressing well, although the Bank still faces some obstacles. Therefore, on behalf of the Board of Directors, we would like to thank all employees who have worked with passion and dedication.*

Pada kesempatan yang baik ini, kami juga mengucapkan terima kasih kepada Pemegang Saham atas kepercayaan yang diberikan, serta Dewan Komisaris atas nasihat dan rekomendasi yang diberikan. Kami juga menyampaikan terima kasih yang tulus kepada para nasabah yang turut berkontribusi dalam perkembangan usaha Bank, serta kepada Regulator sebagai penentu kebijakan yang langsung berinteraksi dengan perbankan atas konsistensinya dalam usaha untuk mewujudkan perekonomian dan perbankan yang sehat.

*On this good occasion, we would also like to thank the Shareholders for their trust and the Board of Commissioners for their advice and recommendations. We would also like to express our sincere gratitude to our customers who have contributed to the development of the Bank's business and the Regulators as policymakers who directly interact with banks for their consistency in realizing a healthy economy and banking.*

Jakarta, 29 Maret 2023 | Jakarta, March 29, 2023

Atas Nama Direksi

*On behalf of the Board of Directors*

**Andy Kasih**

Direktur Utama | President Director



Halaman Ini Sengaja Dikosongkan  
*This Page Intensionally Left Blank*





agi

AGI

PI Group of Companies  
and its subsidiaries are not  
regulated by the SEC

842

1321

1520

1894

# 03

## Profil Perusahaan

Company  
Profile



Perkuatan layanan digital yang dilakukan Bank Artha Graha Internasional semakin memanjakan nasabah. Transaksi perbankan menjadi semakin mudah, cepat dan nyaman, dengan tingkat keamanan yang sangat baik.

The digital services strengthened by Bank Artha Graha Internasional are increasingly pampering customers. Banking transactions have become easier, faster and more convenient, with an excellent level of security.



# Identitas Perusahaan

## Corporate Identity



|                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Nama<br>Name                                                         | PT Bank Artha Graha Internasional Tbk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Status Perusahaan<br>Company Status                                  | Perusahaan Terbuka<br>Public Listed Company                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Bidang Usaha<br>Line of Business                                     | Jasa Perbankan<br>Banking Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Tanggal Pendirian<br>Date of Establishment                           | 7 September 1973<br>September 7, 1973                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Dasar Hukum Pendirian<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 No. 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. Y.A.5/2/12 dated January 3, 1975. |
| Modal Dasar<br>Authorized Capital                                    | Rp5.800.132.800.000<br>IDR5,800,132,800,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Modal Ditempatkan dan Disetor Penuh<br>Issued and Fully Paid Capital | Rp2.242.372.023.128,16<br>IDR2,242,372,023,128.16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |



|                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                       |
|---------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pemegang Saham<br>Shareholders                    | PT Cakra Inti Utama                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 14,38%                                                                                                                                                                                                                |
|                                                   | PT Cerana Arthaputra                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 6,54%                                                                                                                                                                                                                 |
|                                                   | PT Arthamulia Sentosajaya                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 4,15%                                                                                                                                                                                                                 |
|                                                   | PT Pirus Platinum Murni                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 6,73%                                                                                                                                                                                                                 |
|                                                   | PT Puspita Bisnisपुरi                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 5,38%                                                                                                                                                                                                                 |
|                                                   | PT Karya Nusantara Permai                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 3,52%                                                                                                                                                                                                                 |
|                                                   | Masyarakat (masing-masing di bawah 5%)   <i>Public (each below 5%)</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 59,30%                                                                                                                                                                                                                |
|                                                   | Jumlah   <i>Total</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 100,00%                                                                                                                                                                                                               |
| Bursa Efek<br>Stock Exchange                      | Bursa Efek Indonesia<br><i>Indonesia Stock Exchange</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                       |
| Tanggal Go Public<br>Listing Date                 | 23 Agustus 1990<br><i>August 23, 1990</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                       |
| Kode Saham<br>Stock Code                          | INPC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                       |
| Kode ISIN<br>ISIN Code                            | ID1000105505                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                       |
| Kode SWIFT<br>SWIFT Code                          | ARTGIDJA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                       |
| Izin Usaha<br>Business Permit                     | Surat Keputusan Menteri Keuangan Republik Indonesia No. 176/KMK.017/1993.<br><i>Decision Letter of the Ministry of Finance of the Republic of Indonesia No. 176/KMK.017/1993</i>                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                       |
| Izin Bank Devisa<br>Foreign Exchange Bank License | Surat Keputusan Direksi Bank Indonesia No. 25/62/KEP/DIR tanggal 4 September 1992<br><i>Decree of the Board of Directors of Bank Indonesia No. 25/62/KEP/DIR dated September 4, 1992</i>                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                       |
| Jaringan Kantor<br>Office Network                 | Kantor Pusat: 1<br>Kantor Cabang: 31<br>Kantor Cabang Pembantu: 35<br>Payment Point:0<br>ATM on Premises: 74<br>ATM off Premises:57<br>ATM ALTO: 42.524<br>ATM Prima: 74.978<br>EDC Alto: 854.936<br>EDC Prima: 1.155.879                                                                                                                                                                                                                                                                                                           | Head Office: 1<br>Branch Office: 31<br>Sub-Branch Office: 35<br>Payment Point: 0<br>ATM on Premises: 74<br>ATM off Premises: 57<br>ATM ALTO: 42,524<br>ATM Prima: 74,978<br>EDC Alto: 854.936<br>EDC Prima: 1,155,879 |
| Jumlah Karyawan<br>Total Employees                | 1.487 orang<br><i>1,487 person</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                       |
| Alamat<br>Address                                 | Kantor Pusat   <i>Head Office:</i><br>Gedung Artha Graha   <i>Artha Graha Building</i><br>Kawasan Niaga Terpadu Sudirman (SCBD)<br>Jl. Jend. Sudirman Kav. 52-53 Jakarta Selatan, 12190<br>Telp   <i>Phone:</i> (021) 515-2168 (Hunting)<br>Fax   <i>Fac:</i> (021) 515-3892                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                       |
| Laman Web<br>Website                              | www.arthagraha.com                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                       |
| Surel<br>Email                                    | co_secretary@ag.co.id                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                       |
| Media Sosial<br>Social Media                      |  @teman.agi<br> @temanagi<br> Teman agi<br> @temanagi<br> temanagi by Bank Artha Graha Internasional |                                                                                                                                                                                                                       |



## Riwayat Singkat Perusahaan

### *Company's Brief History*

PT Bank Artha Graha Internasional Tbk berkedudukan di Jakarta Selatan didirikan 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. dengan nama PT Inter-Pacific Financial Corporation dengan kegiatan usaha sebagai lembaga keuangan non-bank.

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 mengubah namanya menjadi PT Inter-Pacific Bank Tbk. yang sekaligus mengawali langkah Bank untuk memasuki industri perbankan setelah mendapat izin usaha melalui Surat Keputusan Menteri Keuangan Republik Indonesia No. 176/KMK.017/1993 pada tanggal 24 Februari 1993. Pada tahun 1997, Bank mengubah namanya menjadi PT Bank Inter-Pacific Tbk, berdasarkan Akta No. 44 tanggal 13 Juni 1997.

Pada tahun 2005, PT Bank Inter-Pacific Tbk melakukan merger dengan PT Bank Artha Graha dan kemudian mengubah namanya menjadi PT Bank Artha Graha Internasional Tbk yang digunakan hingga saat ini. 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, located in South Jakarta, was established based on the Deed of Establishment No. 12 dated September 7, 1973, and Deed of Amendment No. 26 dated December 13, 1974, both were made under the name of PT Inter-Pacific Financial Corporation with business activities as a non-bank financial institution before Bagijo, S.H., a substitute notary of Eliza Pondaag, S.H..*

*On August 23, 1990, PT Inter-Pacific Financial Corporation listed its shares in Indonesian Stock Exchange (formerly the Jakarta and Surabaya Stock Exchanges). Then, 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 after obtaining a business license through the Decree of the Minister of Finance of the Republic of Indonesia No. 176/KMK.017/1993 on February 24, 1993. In 1997, the Bank changed its name to PT Bank Inter-Pacific Tbk based on Deed No. 44 dated June 13, 1997.*

*In 2005, PT Bank Inter-Pacific Tbk merged with PT Bank Artha Graha and changed its name to PT Bank Artha Graha Internasional Tbk, which remains to this date. 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 Granting 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 for 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 simpanan, pinjaman, dan jasa perbankan, Bank juga terus melakukan inovasi pengembangan layanan digital untuk mengakomodir kebutuhan nasabah meliputi ATM Grahacash, *Mobile Banking*, *Internet Banking*, Laku Pandai serta layanan QRIS. Selain itu, Bank juga membuka peluang bisnis baru melalui kerja sama dengan mitra bisnis berbasis digital melalui implementasi layanan API (*Application Programming Interface*) yang terus dikembangkan untuk memenuhi kebutuhan kerja sama B2B (*Business to Business*) dalam rangka membentuk ekosistem digital.

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. Pada Desember 2022, Bank Artha Graha Internasional telah memperoleh rekomendasi dari Bank Indonesia untuk implementasi BI-SNAP (Standar Nasional Open API Sistem Pembayaran) yang siap untuk diimplementasi di tahun 2023. Hal ini bertujuan agar kaidah dan spesifikasi teknis yang dikeluarkan telah sesuai dengan standard API dari Bank Indonesia.

Dari tahun 2021, 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 berstandar Nasional. Layanan QRIS dapat dinikmati oleh Nasabah melalui aplikasi *mobile banking* Bank, *agi digital apps (Issuer)*, dengan memindai QR code berlogo QRIS di seluruh *merchant* di Indonesia. Di samping itu, Bank juga menyediakan layanan pembayaran QRIS untuk *merchant* yang bekerja sama dengan Bank (*Acquirer*) melalui aplikasi AGI Pay yang dapat menerima pembayaran

*Bank Artha Graha Internasional provides various banking products and services for customers. In addition to deposit products, loans, and banking services, the Bank also continues to innovate the development of digital services to accommodate customers' needs, including Grahacash ATM, Mobile Banking, Internet Banking, Laku Pandai, and QRIS services. Additionally, the Bank also opens new business opportunities through cooperation with digital-based business partners by implementing API (Application Programming Interface) services that are continuously developed to meet the business needs of B2B (Business to Business) cooperation to create a digital ecosystem.*

*Along with the increase in the use of digital bank services, the Bank also continues accelerating the digital transformation of banking services. In addition to strengthening e-channel products and services, strengthening API services also continues to be performed to expand the network for customer acquisition and increase transactions so that it increases the Bank's Fee Base Income through the established digital ecosystem. On December 2022, Bank Artha Graha Internasional was recommended by Bank Indonesia to implement BI-SNAP (National Standard of Open API Payment System), which shall be ready to be implemented in 2023. It is intended to ensure that the rules and technical specifications issued are in accordance with the API standard from Bank Indonesia.*

*Since 2021, the Bank has joined the QRIS (Quick Response Code Indonesian Standard) network to meet customers' needs for cashless transactions using the National standardized QR codes. QRIS services can be relished by customers through the Bank's mobile banking application, *agi digital apps (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, which can receive payment from electronic money sources and any accounts. Through this*



dari sumber dana uang elektronik dan rekening manapun. Melalui implementasi QRIS ini, Bank membuka kesempatan untuk memperluas jaringan retail dengan memperbanyak *merchant* yang bekerjasama. Pada akhir Desember 2022, jumlah *merchant* yang telah tergabung sebanyak 22.138 *merchant*. Roadmap pengembangan kedepannya terus akan ditingkatkan untuk layanan QRIS, Bank berencana tergabung dalam QRIS Cross Border, serta implementasi layanan QRIS TTS (Transfer Tarik, dan Setor Tunai).

Selain itu, untuk mengakomodir layanan finansial kepada nasabah, Bank terus melakukan pengembangan berkelanjutan pada *channel* Bank. Di tahun 2022, Bank telah melakukan implementasi kepada nasabah untuk layanan *agi digital apps* yang dapat digunakan untuk kebutuhan nasabah retail. Penyesuaian dalam UI/UX, penambahan fitur, dan simplifikasi proses transaksi yang dikembangkan sesuai dengan *experience* nasabah. *Upgrading* layanan internet banking untuk perusahaan juga dilakukan guna mengakomodir kebutuhan financial perusahaan yang beraneka ragam melalui produk internet banking bisnis.

Salah satu aspek penting dari transformasi digital Bank adalah layanan digital lending yang direncanakan untuk meluncur pada tahun 2023. Melalui layanan ini, Bank memudahkan nasabah dalam memperoleh pinjaman dengan proses yang lebih cepat dan mudah melalui platform digital. Layanan ini juga memberikan kemudahan bagi nasabah dalam melakukan pengajuan pinjaman dan melakukan pembayaran angsuran secara *online*.

Inovasi layanan digital yang dilakukan Bank tidak hanya memfokuskan pada peningkatan pelayanan, namun juga memperhatikan aspek inklusi keuangan. Layanan digital yang ditawarkan Bank dapat diakses oleh seluruh lapisan masyarakat, baik oleh mereka yang berada di kota maupun di desa. Ini membantu Bank dalam mewujudkan visinya untuk menjangkau seluruh masyarakat dan memberikan solusi keuangan yang sesuai dengan kebutuhan setiap nasabah.

Pada akhir tahun 2021, Bank juga telah memenuhi ketentuan Peraturan OJK No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum yang mensyaratkan modal inti minimum sebesar Rp3 triliun paling lambat pada 31 Desember 2022.

*QRIS implementation, the Bank opened opportunities to expand retail networks by adding more merchants to cooperate. At the end of December 2022, the number of merchants reached 22.138. The future development roadmap will continue to be improved for QRIS services. The Bank plans to join the QRIS Cross Border and implement QRIS TTS (Transfer, Withdrawal, and Cash Deposit) services.*

*In addition, to accommodate financial services to customers, the Bank continues to make sustainable developments in the Bank's channels. In 2022, the Bank implemented the *agi digital apps* service that can be used for retail customers' needs. Adjustments in UI/UX, additional features, and simplification of transaction processes were developed in accordance with customers' experience. Upgrading internet banking services for companies was also performed to accommodate the diverse financial needs of companies through business internet banking products.*

*One of the essential aspects of the Bank's digital transformation is the digital lending service planned to be launched in 2023. Through this service, the Bank facilitates customers in obtaining loans with a faster and easier process through a digital platform. This service also provides convenience for customers in applying for loans and making online installment payments.*

*Digital service innovations by the Banks do not only focus on service improvement but also consider the inclusive financial aspects. The digital services offered by the Bank are accessible to all levels of society, whether in cities or villages. It helps the Bank realize its vision to reach out the entire community and provide financial solutions that suit each customer's needs.*

*At the end of 2021, the Bank fulfilled the OJK Regulation No. 12/POJK.03/2020 on the Consolidation of Commercial Banks, which requires a minimum core capital of IDR3 trillion by December 31, 2022.*



## 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

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.

*Bank Artha Graha Internasional logo reflects the company's business characters, which show the Bank's dynamic spirit and optimism. The logo has two colors and three font types depicting the letters A, G, and I in golden and BANK ARTHA GRAHA INTERNASIONAL in black. Both are one unit, making it easier for the public to recognize PT Bank Artha Graha Internasional Tbk.*

### THE LOGO MEANING

*The letters A, G, and I show 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 for developing together, and achievement of success for all, which are based on professional values, orientation towards customers and end-results, loyalty, integrity, responsibility, innovation, teamwork-esprit de corps, and care.*



# Kegiatan Usaha

## Business Activities

### 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;
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 menjamin 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;

### BUSINESS ACTIVITIES ACCORDING TO ARTICLES OF ASSOCIATION

According to Article 3 of the Company Articles of Association outlined in Deed No. 16 dated November 13, 2020, the scope of Bank's activities includes running the business as a foreign exchange commercial bank. Therefore, the Bank can perform the following business activities:

#### Key Business Activities

1. Collecting funds from the community in the form of current accounts deposits, time deposits, certificate deposits, savings, and/or other similar forms;
2. Providing loans, whether medium-, long- or short-term loans or other types that are 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;
  - Tradeable promissory notes with a maturity of up to 1 (one) year; and
  - Other marketable securities with a validity period of up to 1 (one) year.
5. Transferring money, both for its 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. 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 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.

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. *Providing financing and/or carrying out other activities in accordance with the provisions stipulated by Bank Indonesia.*

#### Key Business Activities

1. *Providing a place for storing valuables and securities;*
2. *Conducting custodial activities for the benefit 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 pension fund organizer in accordance with the provisions in the applicable laws and regulations of the pension fund, either as the founder of the employer's pension fund or as the founder and/or participant of a pension fund institution;*
6. *Conducting capital participation activities in banks or other companies in leasing finance, venture capital companies, securities companies, insurance companies, clearing and guarantee institutions, and depository and settlement institutions, by fulfilling the provisions stipulated by the competent authority.*
7. *Conducting temporary capital participation activities to overcome loan defaults, provided that the participation must be withdrawn in accordance 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 dan Jasa<br>Product and Services                                                                                                        | Keterangan<br>Descriptions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p><b>Produk Pendanaan</b><br/><b>Funding Products</b></p> | <p><b>Tabungan Icon   Icon Savings</b><br/>Buka rekening online dari genggam kapan saja di mana saja. Nikmati berbagai kemudahan transaksi dengan Tabungan Icon.<br/><i>Opening an online account from your hand anytime and anywhere. Enjoy various convenience transactions with Icon Savings.</i></p>                                                                                                                                                                                                                                                                                                                      |
|                                                                                                                                                | <p><b>Tabungan Artha   Artha Savings</b><br/>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.<br/><i>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.</i></p>                                                                                                                                         |
|                                                                                                                                                | <p><b>Tabungan Artha Merchant   Artha Merchant Savings</b><br/>Mendukung para pelaku usaha untuk mengelola transaksi menjadi lebih mudah. Tabungan Artha Merchant yang dilengkapi dengan QRIS menjadi pilihan yang tepat.<br/><i>Supporting business people to manage transactions more efficiently. Artha Merchant Savings, equipped with QRIS, is the right choice.</i></p>                                                                                                                                                                                                                                                 |
|                                                                                                                                                | <p><b>Tabungan Wira   Wira Savings</b><br/>Memberikan lebih dari fleksibilitas bertransaksi, Tabungan Wira juga memberikan suku bunga setara deposito agar dana Anda dapat bertumbuh optimal.<br/><i>Providing more than transaction flexibility, Wira Savings also includes interest rates equivalent to time deposits so your funds can grow optimally.</i></p>                                                                                                                                                                                                                                                             |
|                                                                                                                                                | <p><b>Tabungan Pintar   Pintar Savings</b><br/>Kelola uang dengan pintar untuk wujudkan rencana mendatang. Mulai menabung rutin setiap bulan dari sekarang, Tabungan pintar menjadi solusi pintar perencanaan masa depan Anda.<br/><i>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.</i></p>                                                                                                                                                                                                               |
|                                                                                                                                                | <p><b>Tabungan Prega   Prega Savings</b><br/>Tanamkan kebiasaan menabung sejak usia dini untuk hidup yang lebih baik. Anda dapat membentuk kebiasaan menabung bagi anak Anda dengan Tabungan Prega.<br/><i>Instill the habit of saving from an early age for a better life. You can form a saving habit for your child with Prega Savings.</i></p>                                                                                                                                                                                                                                                                            |
|                                                                                                                                                | <p><b>Tabungan Simpanan Pelajar (SimPel)   Simpanan Pelajar (SimPel) Savings</b><br/>Generasi muda yang siap meraih cita-cita. Buka Tabungan Simpel untuk wujudkan yang kamu mau di masa depan.<br/><i>Young people are ready to achieve their goals. Open a SimPel Savings to make what you want in the future come true.</i></p>                                                                                                                                                                                                                                                                                            |
|                                                                                                                                                | <p><b>TabunganKu</b><br/>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.<br/><i>Saving funds in a bank can be done with easy terms and free of administration fees. You can open Tabunganku account to store funds safely and comfortably.</i></p>                                                                                                                                                                                                                                              |
|                                                                                                                                                | <p><b>Giro   Demand Deposit</b><br/>Kemudahan transaksi bisnis selain menggunakan cek/bilyet giro dan <i>Internet Banking</i>, juga dapat diintegrasikan dengan sistem pembayaran yang andal menggunakan <i>virtual account</i> dan berbagai fasilitas lainnya. Giro menjadi solusi pengelolaan keuangan untuk bisnis Anda.<br/><i>The convenience of business transactions, besides using checks/bilyet Demand Deposit and Internet Banking, can also be integrated with a reliable payment system using virtual accounts and other facilities. Demand Deposit is a financial management solution for your business.</i></p> |
|                                                                                                                                                | <p><b>Rekening Terpisah   Segregated Account</b><br/>Menampung dana Nasabah secara terpisah dalam kegiatan bursa berjangka komoditi lengkap dengan fasilitas <i>Internet Banking</i>. Rekening terpisah yang dapat digunakan oleh Pialang/Perantara Berjangka untuk menjamin keamanan dana Nasabah.<br/><i>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.</i></p>                                                                      |
|                                                                                                                                                | <p><b>Deposito   Time Deposit</b><br/>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.<br/><i>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.</i></p>                                                                                                                             |



| Produk dan Jasa<br>Product and Services                                                                                                                                            | Keterangan<br>Descriptions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p data-bbox="181 1227 443 1272"><b>Produk Pelepasan Dana</b><br/>Release of Funds Products</p> | <p data-bbox="884 423 1015 448"><b>Kredit Produktif</b></p> <p data-bbox="884 450 1015 474">Credit Productive</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                                                                                                                                                    | <p data-bbox="507 495 927 519"><b>Pinjaman Rekening Koran   Current Account Loans</b></p> <p data-bbox="507 521 1401 595">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.</p> <p data-bbox="507 598 1401 669"><i>A credit facility in which the credit limit is listed on the debtor's checking account following the agreement between the Bank and the debtor based on the Credit Agreement/Debt Acknowledgment. This type of loan is generally used to finance the debtor's daily working capital.</i></p>                                                                                                                                                                                                                                                            |
|                                                                                                                                                                                    | <p data-bbox="507 687 775 712"><b>Revolving Loan   Revolving Loan</b></p> <p data-bbox="507 714 1401 815">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 (berserta dengan lampiran lainnya). Maksimum jangka waktu pinjaman selama 1 tahun dan dapat diperpanjang.</p> <p data-bbox="507 817 1401 889"><i>Credit facilities for permanent working capital financing, the amount is reflected in the Company's cash flow. Withdraw funds according to the debtor's needs by using a letter of application for disbursement (along with other attachments). The maximum loan term is 1 (one) year and can be extended.</i></p>                                                                                                                                                                                                        |
|                                                                                                                                                                                    | <p data-bbox="507 902 703 927"><b>Fixed Loan   Fixed Loan</b></p> <p data-bbox="507 929 1401 1030">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.</p> <p data-bbox="507 1032 1401 1133"><i>Credit facility to finance investment. Principal repayments of the loan are made periodically based on the cash flow agreed upon at the outset, and a grace period may also be given to the principal. Withdrawals can be made all at once or in stages, with a payment schedule or per batch with a relatively long loan term of up to 15 years.</i></p>                                                                                                             |
|                                                                                                                                                                                    | <p data-bbox="507 1146 703 1171"><b>Supply Chain Financing</b></p> <p data-bbox="507 1173 1401 1301">Fasilitas kredit yang diberikan untuk pembiayaan terhadap Supplier dari Prinsipal dalam hal ini merupakan Nasabah/Debitur dengan jenis Invoice (AR) Financing, merupakan pembiayaan yang didasarkan pada invoice atas barang/jasa yang telah di deliver kepada Prinsipal dan Purchase Order (Contract) Financing merupakan pembiayaan yang didasarkan pada Purchase Order terhadap barang/jasa yang belum di deliver kepada Prinsipal.</p> <p data-bbox="507 1303 1401 1400"><i>Credit facilities provided for financing against suppliers of the Principal, in this case, is the Customer/ Debtor with the type of Invoice (AR) Financing, financing based on invoices for goods/services that have been delivered to the Principal and Purchase Order (Contract) Financing is financing based on Purchase Orders for goods/services that have not been delivered to the Principal.</i></p> |
|                                                                                                                                                                                    | <p data-bbox="507 1413 847 1438"><b>Money Market Line   Money Market Line</b></p> <p data-bbox="507 1440 1401 1514">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.</p> <p data-bbox="507 1516 1401 1570"><i>Short-term credit facilities are usually given to companies in the form of legal entities with a high reputation and are known to have solid management capabilities. The term is generally short +/- for 7 days.</i></p>                                                                                                                                                                                                                                                                                                                                                                               |
|                                                                                                                                                                                    | <p data-bbox="507 1583 916 1608"><b>Negosiasi Wesel Ekspor   Export Bill Negotiation</b></p> <p data-bbox="507 1610 1401 1711">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.</p> <p data-bbox="507 1713 1401 1785"><i>A credit facility is provided to debtors in which the bank takes over export bills from the debtor and makes payments on these notes before receiving income from other paying banks overseas. This facility will arise and be required in line with the provision of export credit.</i></p>                                                                                                                                                                                                 |
|                                                                                                                                                                                    | <p data-bbox="507 1798 751 1823"><b>Kredit Ekspor   Export Credit</b></p> <p data-bbox="507 1825 1401 1877">Fasilitas kredit modal kerja yang diberikan kepada eksportir (pemasok) untuk membiayai kegiatan-kegiatan produksi, pengumpulan dana atau penyediaan barang dalam rangka ekspor.</p> <p data-bbox="507 1879 1401 1917"><i>Working capital credit facilities are provided to exporters (suppliers) to finance production activities, collect funds, or supply goods for export purposes.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |



| Produk dan Jasa<br>Product and Services                                                                                                             | Keterangan<br>Descriptions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p><b>Produk Pelepasan Dana</b><br/>Release of Funds Products</p> | <p><b>Kredit Produktif</b><br/>Credit Productive</p> <p><b>Trust Receipt   Trust Receipt</b><br/>           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.<br/> <i>A short-term credit facility provided by an opening bank to finance working capital to pay off Sight L/C documents that are due. The debtor can withdraw the Trust Receipt repeatedly as long as the credit agreement is still valid and following the maturity date of the Sight L/C that the applicant has opened.</i> </p> <p><b>Advances Under L/C   Advances Under L/C</b><br/>           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.<br/> <i>Credit facility with a maximum term of 14 (fourteen) days. The facility arises in an Import L/C settlement transaction caused by a "nostro account" bank has been debited by a negotiating bank overseas while debiting the debtor's account cannot be carried out because the documents/goods have not arrived or the documents/goods have arrived, but the debtor does not have a Trust Receipt facility while the balance in the account is insufficient.</i> </p> <p><b>Clean Bills Purchased   Clean Bills Purchased</b><br/>           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.<br/> <i>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.</i> </p> |
|                                                                                                                                                     | <p><b>Kredit Konsumtif</b><br/>Credit Consumptive</p> <p><b>KPR ASyIG</b><br/>           KPR ASyIG merupakan fasilitas pembiayaan untuk tujuan pembelian rumah atau apartemen dan developer Agung Sedayu Group (ASG) yang besarnya dapat disesuaikan dengan kebutuhan pembiayaan dan kemampuan membayar masing-masing home buyer.<br/> <i>KPR ASyIG is a financing facility for the purpose of buying a house or apartment from the Agung Sedayu Group (ASG) developer, the amount of which can be adjusted according to the financing needs and ability to pay for each home buyer.</i> </p> <p><b>KPR Graha</b><br/>           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.<br/> <i>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.</i> </p> <p><b>KPR Sejahtera FLPP</b><br/>           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.<br/> <i>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.</i> </p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |



| Produk dan Jasa<br>Product and Services                                                                                                                | Keterangan<br>Descriptions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p><b>Produk Pelepasan Dana</b><br/>Release of Funds Products</p>    | <p><b>Kredit Konsumtif</b><br/>Credit Consumptive</p> <p><b>Kredit Tanpa Agunan (KTA)   Collateralless Credit (KTA)</b><br/>Kredit Tanpa Agunan (KTA) adalah fasilitas kredit yang diberikan kepada debitur dalam mata uang Rupiah untuk keperluan konsumtif ataupun produktif selama tidak bertentangan dengan ketentuan yang berlaku, dengan tidak mensyaratkan debitur untuk memberikan jaminan, dan diberikan atas dasar kemampuan bayar debitur berdasarkan <i>historical performance</i> debitur yang bersangkutan.<br/><i>Collateralless Credit (KTA) is a credit facility provided to debtors in Rupiah for consumptive or productive purposes as long as it does not conflict with applicable regulations, by not requiring the debtor to provide collateral, and given on the basis of the debtor's ability to pay based on the debtor's historical performance concerned.</i></p> <p><b>Kredit Kendaraan Bermotor (KKB)   Motor Vehicle Loans (KKB)</b><br/>Kredit Kendaraan Bermotor (KKB) adalah kredit konsumen yang diberikan untuk membiayai pembelian kendaraan baru (mobil). Khusus untuk pembelian kendaraan ini harus melalui <i>dealer/agen</i> resmi dari Agen Tunggal Pemegang Merek (ATPM) yang telah bekerja sama dengan BAGI. KKB ini bersifat <i>complimentary</i> (hanya diberikan kepada debitur/nasabah yang memiliki fasilitas <i>funding/lending</i> status lancar di Bank Artha Graha Internasional).<br/><i>Motor Vehicle Loans (KKB) are consumer loans given to finance the purchase of new vehicles (cars). Especially for the purchase of this vehicle, you have to go through an authorized dealer/agent from the Brand Holder Sole Agent (ATPM) who has collaborated with BAGI. This KKB is complimentary (only given to debtors/customers who have current funding/lending status facilities at the Bank Artha Graha Internasional).</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|  <p><b>Fasilitas Kredit Lainnya</b><br/>Other Credit Facilities</p> | <p><b>Bank Garansi   Bank Guarantee</b><br/>Jaminan Bank kepada pihak ketiga demi terjaminnya kelancaran pembayaran/pelaksanaan atas penyelesaian transaksi antara Nasabah dengan pihak ketiga sesuai perjanjian yang telah disepakati.<br/><i>Bank guarantees to third parties to ensure smooth payment/implementation of transaction settlements between customers and third parties according to the agreed agreement.</i></p> <p><b>Letter of Credit   Letter of Credit</b><br/>Dokumen instrumen yang diterbitkan oleh Opening Bank atas nama Nasabah (<i>applicant</i>) yang memberi kuasa kepada beneficiary untuk melakukan penarikan wesel/draft, yang akan dibayar oleh Bank jika semua persyaratan pada L/C telah dipenuhi.<br/><i>Documents/instruments issued by the Opening Bank on behalf of the customer (applicant) that authorize the beneficiary to withdraw bill/drafts, which the Bank will pay if all the requirements of the L/C have been met.</i></p> <p><b>Standby Letter of Credit   Standby Letter of Credit</b><br/>Garansi dalam bentuk L/C yang diterbitkan oleh Bank yang mengakibatkan Bank tersebut berkewajiban untuk membayar pihak penerima garansi (<i>beneficiary</i>) apabila pihak yang dijamin (<i>account party</i>) cidera janji/wanprestasi.<br/><i>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.</i></p> <p><b>Shipping Guarantee   Shipping Guarantee</b><br/>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 (<i>Bill of Lading</i>) belum tiba/diterima.<br/><i>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.</i></p> <p><b>Custom Guarantee   Custom Guarantee</b><br/>Pengambilalihan kewajiban membayar oleh Bank atas permintaan Importir kepada Instansi Bea Cukai untuk menjamin pembayaran bea masuk barang impor yang dibebaskan atau ditangguhkan.<br/><i>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.</i></p> <p><b>Foreign Exchange Contract   Foreign Exchange Contract</b><br/>Fasilitas kredit yang diberikan jika Nasabah ingin melakukan transaksi dalam mata uang asing seperti transaksi Spot, Forward dan Swap.<br/><i>Credit facilities are provided if the customer wants to transact in foreign currencies, such as Spot, Forward, and Swap.</i></p> |



| Produk dan Jasa<br>Product and Services                                                                                                                                      | Keterangan<br>Descriptions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p data-bbox="268 1014 483 1064"><b>Layanan Digital Bank</b><br/>Digital Bank Services</p> | <p><b>Digital Apps</b></p> <p>Layanan perbankan berbasis mobile yang tersedia dalam Android dan iOS untuk menjawab kebutuhan transaksi finansial maupun non-finansial tanpa harus datang ke kantor cabang dengan fitur unggulan seperti pembukaan rekening online, transaksi biller, cardless withdrawal, top up eWallet, pembelian e-Commerce. <i>Mobile-based banking services available on Android and iOS to answer the needs of financial and non-financial transactions without having to come to a branch office with superior features such as online account opening, biller transactions, cardless withdrawals, eWallet top-ups, e-Commerce purchases.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                                                                                                                                                              | <p><b>QRIS (Quick Response Indonesia Standard)</b></p> <p>Layanan pembayaran berbasis QR berstandar Nasional melalui metode scan QR Code, menggunakan aplikasi agi digital apps, ke seluruh jaringan merchant yang tergabung dengan QRIS.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                                                                              | <p>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.</p> <p><i>A national standard QR-based payment services through the QR Code scan method using the agi digital apps application to all merchant networks that are members of QRIS.</i></p> <p><i>In addition, the Bank also provides QR Code payment acceptance services to merchants that work with banks through the AGI Pay application so that they can receive QRIS payments from all institutions that Bank Indonesia has approved.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                                                                                                                                              | <p><b>API (Application Programming Interface)</b></p> <p>Layanan antarmuka/interface yang menyediakan interkoneksi layanan perbankan antara sistem bank dan mitra bisnis dengan tetap memprioritaskan aspek security dalam bertransaksi dengan standarisasi SNAP (Standar Nasional Open API Pembayaran).</p> <p><i>Service interface/interface that provides interconnection of banking services between bank systems and business partners while still prioritizing security aspects in transactions with SNAP standardization.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                                                                                                                                                              | <p><b>Internet Banking Business</b></p> <p>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 dengan dukungan soft token.</p> <p><i>A web-based banking services that offer ease of checking company funds and payment transactions supported by security in carrying out transactions using levels of authorization levels in transactions with the support of soft tokens.</i></p> <p><b>Retail Internet Banking</b></p> <p>Layanan perbankan berbasis web yang ditujukan untuk Nasabah perorangan yang aktif dalam melakukan transaksional perbankan melalui browser dengan jaminan kemudahan dan keamanan dalam bertransaksi.</p> <p><i>A web-based banking service aimed at individual customers who are active in conducting transactional banking via a browser with guaranteed convenience and security in transactions.</i></p> <p><b>Kartu ATM GrahaCash GPN   ATM GrahaCash GPN Card</b></p> <p>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.</p> <p><i>ATM/Debit Chip Cards comply with the National Chip Technology Standards (SNTC), which provide convenience for transactions through the ATM network and shopping debit transactions at all EDC merchant machines that are members of the National Payment Gateway (GPN) throughout Indonesia.</i></p> |





| Produk dan Jasa<br>Product and Services                                                                                                                             | Keterangan<br>Descriptions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p data-bbox="204 786 418 835">Layanan Digital Bank<br/>Digital Bank Services</p> | <p><b>Fitur Virtual Account and Billing System   Virtual Account and Billing System Feature</b></p> <p>Layanan yang menjadi solusi dalam rekonsiliasi pembayaran tagihan dari pelanggan yang mudah diakses baik melalui integrasi API maupun <i>Corporate Internet Banking</i>, sehingga dapat menerima pembayaran melalui <i>channel</i> Bank maupun antar bank dan transaksi dapat dilakukan kapanpun dan di manapun tanpa terbatas dengan jam operasional Bank.</p> <p><i>A service that is a solution in reconciling bill payments from customers that is easily accessible through both API integration and Corporate Internet Banking so that payments can be received through bank channels or between banks and transactions can be made anytime and anywhere without being limited to the Bank's operating hours.</i></p> |
|                                                                                                                                                                     | <p><b>BI FAST</b></p> <p>Layanan transfer dana antar Bank melalui pendaftaran nomor rekening maupun melalui <i>proxy</i> rekening (alias) berupa <i>e-mail</i> dan nomor <i>handphone</i> nasabah secara langsung/<i>online</i> dengan biaya transfer yang lebih murah.</p> <p><i>Inter-bank fund transfer services by registering account numbers or through proxy accounts (aliases) in the form of e-mail and customer mobile phone numbers directly/online with lower transfer fees.</i></p>                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                                                                     | <p><b>Fitur Payroll   Payroll Feature</b></p> <p>Layanan yang menjadi solusi bagi kebutuhan Anda untuk pembayaran gaji karyawan secara cepat, tepat, dan mudah melalui <i>Corporate Internet Banking</i>, sehingga transaksi dapat dilakukan kapanpun dan dimanapun tanpa terbatas dengan jam operasional Bank.</p> <p><i>This service is a solution for your needs to pay employees' salaries quickly, precisely, and easily through Corporate Internet Banking so that transactions can be done anytime and anywhere without being limited by the Bank's operating hours.</i></p>                                                                                                                                                                                                                                                |
|                                                                                                                                                                     | <p><b>Laku Pandai</b></p> <p>Layanan keuangan tanpa jaringan kantor bank, namun melalui kerja sama dengan pihak lain (agen) dengan didukung sarana teknologi informasi menggunakan <i>API Management</i> untuk melayani Nasabah. Laku Pandai merupakan salah satu program yang disediakan dalam rangka keuangan inklusif.</p> <p><i>Financial services without a network of bank offices, but through collaboration with other parties (agents) supported by information technology facilities using API Management to serve customers. Laku Pandai is one of the programs provided in the financial inclusion framework.</i></p>                                                                                                                                                                                                  |

# Layanan Digital Bank

## Digital Bank Services

### Manage

Segala informasi rekening untuk membantu mengatur dan monitor pengeluaranmu.

*All account information to help manage and monitor your expenses.*

### Life

Beragam fitur baru untuk memenuhi gaya hidupmu.

*A variety of new features to meet your lifestyle.*



Transfer



Ticketing  
KAI



Vaccine



Expense  
Meter



Donation



Journal



Hotel



History  
Transaction



Insurance



## Home

Penambahan fitur serta biller baru untuk memenuhi segala transaksi finansial & nonfinansial.

*Additional features and new billers to fulfill all financial & non-financial transactions.*



PLN



Games



Water



Mobile Package



Opening  
Account



E-Commerce



QRIS



Credit Card



Top Up E-Wallet



Internet



Phone



# Keanggotaan Dalam Asosiasi

## Association Membership

Untuk memperluas jaringan bisnis dan sebagai upaya pelibatan pemangku kepentingan, Bank berpartisipasi secara aktif menjadi anggota pada sejumlah asosiasi yang berkaitan dengan industri perbankan dan perusahaan publik.

*To expand the business network and engage the stakeholders, the Bank actively participates as a member in several associations related to the banking industry and public companies.*

Hingga 2022, Bank Artha Graha Internasional tergabung dalam asosiasi sebagai berikut:

*Up to 2022, Bank Artha Graha Internasional is a member of the following associations:*

| Nama Asosiasi<br>Name of Association                                                                                                                      | Status Keanggotaan<br>Membership Status |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| ICSA (Indonesia Corporate Secretary Association)                                                                                                          | Anggota<br>Member                       |
| AEI (Asosiasi Emiten Indonesia)<br>AEI (Indonesian Issuers Association)                                                                                   | Anggota<br>Member                       |
| LAPS SJK<br>(Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan)<br>LAPS SJK<br>(Financial Services Sector Settlement Alternative Institution) | Anggota<br>Member                       |
| PERBANAS (Perhimpunan Bank Nasional)<br>PERBANAS (National Bank Association)                                                                              | Anggota<br>Member                       |
| FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan)<br>FKDKP (Banking Compliance Director Communication Forum)                                          | Anggota<br>Member                       |
| ASPI (Asosiasi Sistem Pembayaran Indonesia)<br>ASPI (Indonesia Payment System Association)                                                                | Anggota<br>Member                       |



# 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.*





## Nilai-Nilai Perusahaan

### Corporate Value

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.

*Corporate values that become guidelines for the Bank Artha Graha Internasional employees in realizing their Vision and Missions are as follows:*

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

## Tinjauan Visi, Misi, dan Nilai-Nilai Perusahaan Oleh Dewan Komisaris dan Direksi

*Review of the Company's Vision, Missions, and Values by the Board of Commissioners and Board of Directors*

Pada tahun 2022, Bank telah melakukan review atas visi, misi dan nilai-nilai perusahaan dan menganggap bahwa visi, misi dan nilai-nilai yang dimiliki Bank saat ini sesuai dengan kondisi dan tantangan industri perbankan.

*In 2022, the Bank reviewed its vision, missions, and corporate values and considered that the current vision, mission, and values of the Bank are still in line with the current condition and challenges in the banking industry.*



**"Pemimpin menetapkan visi untuk masa depan dan menetapkan strategi untuk mencapainya."**

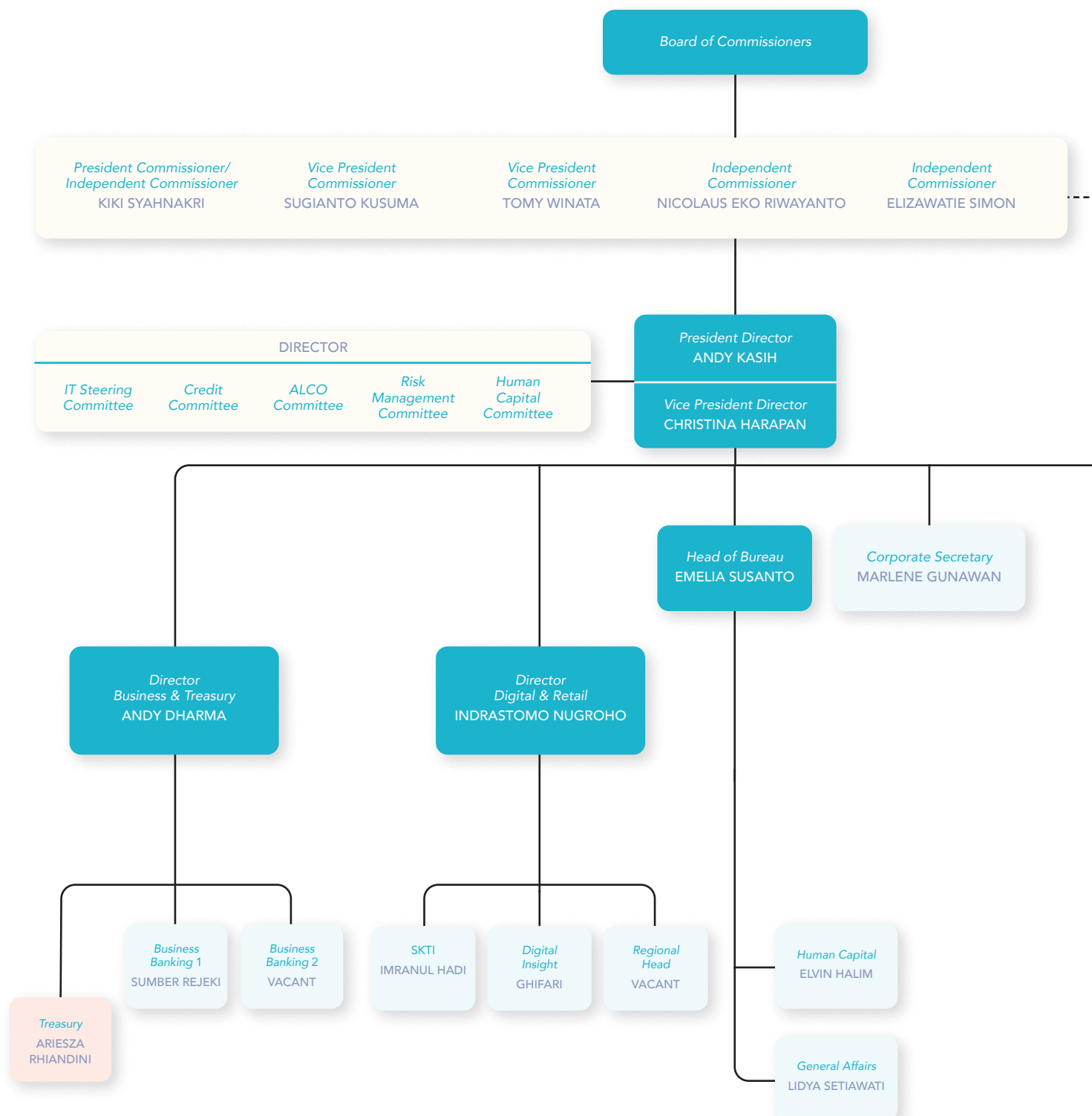
*"Leaders set a vision for the future and establish strategies to achieve it."*

**John P. Kotter**

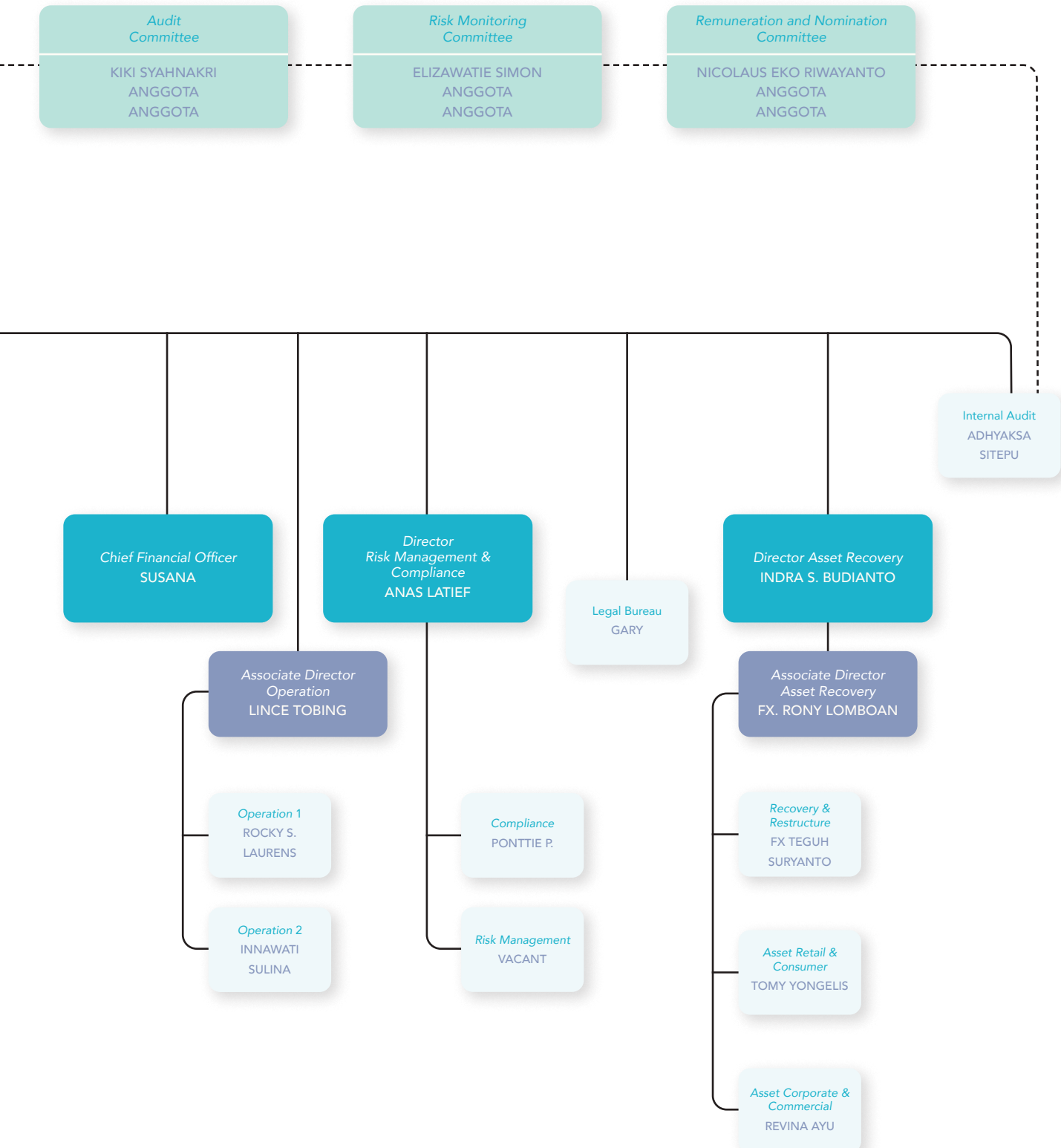


# Struktur Organisasi

## Organizational Structure



Per 31 Desember 2022 | Per December 31, 2022





## Profil Dewan Komisaris

### Board of Commissioners Profile

Tahun 2022, komposisi Dewan Komisaris Bank tidak mengalami perubahan. Komposisi Dewan Komisaris Bank saat ini adalah Berdasarkan Akta Pernyataan Keputusan Rapat No. 253 tanggal 25 Juli 2022.

*In 2022, the composition of the Bank's Board of Commissioners did not change. The current composition of the Board of Commissioners is based on the Deed of Statement of Meeting Resolutions No. 253 dated July 25, 2022.*

Adapun profil dari masing-masing anggota Dewan Komisaris Bank untuk periode yang berakhir pada tanggal 31 Desember 2022 adalah sebagai berikut:

*The profiles of each member of the Bank's Board of Commissioners for the period ending December 31, 2022 are as follows:*



**KIKI SYAHNAKRI**

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

Warga Negara Indonesia, berusia 75 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.

*An Indonesian citizen, 75 years old, and domiciled in Jakarta. He was appointed as the Bank's President Commissioner for the period of 2005 based on Deed of Statement of Meeting Resolutions No. 26 dated June 12, 2005, and was reappointed for the period of 2014-2017 based on the Deed of Statement of Meeting Resolutions No. 8 dated June 3, 2014, and concurrently as Independent Commissioner for the 2014-2017 period. He was reappointed as the President Commissioner and concurrently as Independent Commissioner for the period of 2017-2020 based on the Deed of Statement of Meeting Resolutions No. 20 dated June 16, 2017, and then was reappointed for the period of 2020-2023 based on the Deed of Statement of Meeting Resolutions 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 significant military positions, namely as the Operational Assistant of Chief of Staff of the Indonesian Army (1998-1999), Emergency Commander-in-Chief of the East Timor Military (September-November 1999), Commander-in-Chief of Udayana IX Military Area (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 64 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.

*An Indonesian citizen, 64 years old, and domiciled in Jakarta. During his career, he has successfully developed various businesses in Indonesia. He was appointed as the Vice President Commissioner for the period of 2005 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 of Statement of Meeting Resolutions No. 8 dated June 3, 2014. Then, he was reappointed for the period of 2017-2020 based on the Deed of Statement of Meeting Resolutions No. 20 dated June 16, 2017, and was reappointed for the period of 2020-2023 based on the Deed of Statement of Meeting Resolutions No. 7 dated October 5, 2020.*



**SUGIANTO KUSUMA**  
Wakil Komisaris Utama  
Vice President Commissioner

Warga Negara Indonesia, berusia 71 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.

*An Indonesian citizen, 71 years old, and domiciled in Jakarta. He was appointed as the Vice President Commissioner of PT Bank Artha Graha from 1990-1999. In 2004, he joined PT Bank Inter-Pacific Tbk and was appointed as the Vice President Commissioner for the first period 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 of Statement of Meeting Resolutions No. 8 dated June 3, 2014. He was reappointed for the period of 2017-2020 based on the Deed of Statement of Meeting Resolutions No. 20 dated June 16, 2018, and was reappointed for the period of 2020-2023 based on the Deed of Meeting Resolutions No. 7 dated October 5, 2020.*

**NICOLAUS EKO RIWAYANTO**

Komisaris Independen  
*Independent Commissioner*

Warga Negara Indonesia, berusia 63 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 memegang 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 Menghindari Dan Mengantisipasi Trend Kejahatan Siber Perbankan Di Era Digital Yang Semakin Marak (*Refreshment Manajemen Risiko*) tanggal 27 Januari 2022, *Economic Recovery In Asean + 3 : New Drives Of Growth Optimish* tanggal 13 Mei 2022, Strategi Pemberantasan Korupsi tanggal 24 Mei 2022, Transformasi Digital untuk Mendukung Tata Kelola, Pemanfaatan & Keamanan Data Menuju Indonesia Maju 2045 tanggal 25 Mei 2022, *Preventing & Combating Financial Crime In Financial Service Industry* tanggal 9 Juni 2022, Perlindungan Data Pribadi & Kesiapan Indonesia tanggal 18 Agustus 2022, dan Perlindungan Konsumen di Era Digital tanggal 6 Oktober 2022.

*An Indonesian citizen, 63 years old, and domiciled in Jakarta. He was appointed as the Bank's Independent Commissioner for the 2018-2021 period based on the Deed of Statement of Meeting Resolutions No. 9 dated July 17, 2018, and was reappointed for the 2021-2024 period based on the Deed of Statement of Meeting Resolutions No. 177 dated August 23, 2021.*

*He was a practitioner in the Organizational Development (OD) field. He received a scholarship from the UK Government to join OD Consultant Training under the supervision of experts from the UK. He pursued a Diploma and Master's degree in OD at Sheffield Hallam University (UK) and graduated in 1995. For 5 years, he was a part of the Police Management Consultant Team, better known as the Police OD Consultants.*

*Related to his field of expertise, he has had several official assignments outside the Police organization, including Postgraduate Lecturer at Universitas Indonesia, Consultant for the National Narcotics Agency (BNN), and holding positions within the BNN as Head of the BNN Planning Bureau and BNN Principal Secretary. His last position was Assistant Special Staff to the President. He is not currently holding concurrent positions in other companies. He also attended the training on Avoiding and Anticipating the Increasing Trend of Banking Cyber Crime in the Digital Era (Risk Management Refreshment) on January 27, 2022; Economic Recovery in Asean +3: New Drives Of Growth Optimistic on May 13, 2022; Corruption Eradication Strategy on May 24, 2022; Digital Transformation to Support Governance, Data Utilization & Security Towards Advanced Indonesia 2045 on May 25, 2022; Preventing & Combating Financial Crime in Financial Service Industry on June 9, 2022; Personal Data Protection & Indonesia's Readiness on August 18, 2022; and Consumer Protection in the Digital Era on October 6, 2022.*

**ELIZAWATIE SIMON**

Komisaris Independen  
Independent Commissioner

Warga Negara Indonesia, berusia 61 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Komisaris Independen tahun 2022 berdasarkan Akta Pernyataan Keputusan Rapat No. 253 tanggal 25 Juli 2022 dan telah lulus *Fit and Proper Test* sesuai surat Otoritas Jasa Keuangan (OJK) No. KEP-59/D.03/2022 tanggal 20 April 2022.

Beliau meraih gelar Sarjana Hukum bidang Hukum Perdata dari Universitas Trisakti (1985). 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. Beliau telah memperoleh Sertifikasi Manajemen Risiko Level 5 dari Lembaga Sertifikasi Profesi Perbankan, juga mengikuti Pelatihan Transformasi Digital Perbankan Penguatan Arah Bisnis dan Penyelenggaraan Transformasi Digital Yang Ideal Serta Berbasis Manajemen Risiko (*Refreshment* Manajemen Risiko) tanggal 20 April 2022, terakhir beliau mengikuti *Workshop* PKPU dan Kepailitan dalam Perspektif Kreditur Perbankan tanggal 20 Juli 2022, dan Webinar Prospek Hak Kekayaan Intelektual (HKI) sebagai Jaminan Utang tanggal 1 September 2022.

*An Indonesian citizen, 61 years old, domiciled in Jakarta. She was appointed as the Independent Commissioner in 2022 based on the Deed of Statement of Meeting Resolutions No. 253 dated July 25, 2022, and has passed the Fit & Proper test according to the Financial Services Authorities Letter No. KEP-59/D.03/2022 dated April 20, 2022.*

*She obtained a Bachelor's Degree of Law in Civil Law from Universitas Trisakti (1985). She has received Risk Management Certification Level 5 from the Banking Professional Certification Institute (2012). Previously, her career was as the Head of the Legal Bureau of Bank Danamon (1982-1990) and the Head of the Legal Bureau of PT Danayasa Arthatama (1990-1999). She served in the Bank as the 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). Now, she is not concurrently serving in another company. She also attended a Banking Digital Transformation training to strengthen the business direction and implementation of the ideal Digital Transformation based on Risk Management (Risk Management Refreshment) on April 20, 2022; a Workshop on PKPU and Bankruptcy from the Perspective of Banking Creditors on July 20, 2022; and Webinar on the Prospects of Intellectual Property Rights (IPR) as Debt Collateral on September 1, 2022.*



## Profil Direksi

### Board of Directors Profile

Pada tahun 2022, komposisi Direksi Bank Artha Graha Internasional mengalami perubahan berdasarkan Akta Pernyataan Keputusan Rapat No. 253 tanggal 25 Juli 2022.

Adapun profil dari masing-masing anggota Direksi Bank untuk periode yang berakhir pada tanggal 31 Desember 2022 adalah sebagai berikut:

*In 2022, the composition of Bank Artha Graha Internasional Board of Directors did not change. It was in line with the Deed of Statement of Meeting Resolutions No. 253 dated July 25, 2022.*

*The profiles of each member of the Bank's Board of Directors for the period ending December 31, 2022 are as follows:*



**ANDY KASIH**  
Direktur Utama  
President Director

Warga Negara Indonesia, berusia 67 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*).

*An Indonesian citizen, 67 years old, and domiciled in Jakarta. He has worked as the Bank's President Director since 2008, was reappointed in 2017 based on Deed of Statement of Meeting Resolutions No. 20 dated June 16, 2017, and was reappointed in 2020 based on Deed of Statement of Meeting Resolutions No. 7 dated October 5, 2020.*

*He obtained a bachelor's degree in Economics from Katolik Widya Mandala University in 1984. Previously, he was the Head of Accountant at PT Charoen Pokphand Indonesia Animal Feedmill (1979-1981), Head of Accountant and Finance at PT Impex Megah Surabaya (1981-1983), Executive Trainee at Citibank (1982), Vice President of Citibank (1994), Operational Director of Bank Subentra (1994), Operational Director of the Bank (1996), IT and Fincon Director of the Bank (1999-2001), IT and Compliance Director of the Bank (2001-2005), and IT Director, Compliance Director, and Risk Management of the Bank (2005-2008).*

*He is concurrently holding another position in other companies. He also attended a training on Operational Risk Management in the COVID-19 Era (Risk Management Refreshment).*

**CHRISTINA HARAPAN**

Wakil Direktur Utama  
Vice President Director

Warga Negara Indonesia, berusia 44 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) dan sertifikasi *Treasury Dealer level Advance* (2020). 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 Bank Artha Graha Internasional 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 tidak sedang merangkap jabatan di perusahaan lain. Beliau juga telah mengikuti pelatihan Strategi Bertumbuh dalam Pengelolaan Risiko Kredit di Era Pandemi COVID-19 (*Refreshment Manajemen Risiko*), *Sustainable Finance* dan *Selling Skill Approach* Pialang Berjangka.

An Indonesian citizen, 44 years old, and domiciled in Jakarta. She has worked as the Bank's Vice President Director since 2018 based on the Deed of Statement of Meeting Resolution No. 9 dated July 17, 2018, and was reappointed in 2021 based on the Deed of Statement of Meeting Resolution No. 177 dated August 23, 2021.

She obtained a bachelor's degree in Business from San Diego University in 1999 and a master's degree in Business Administration from San Diego University in 2000. She obtained Risk Management Certification Level 5 from the Banking Profession Certification Institution (2013) and attended a *Refreshment* (2021) and certification of *Treasury Dealer level Advance* (2020). Other training programs that she attended included *Befriending with the Boom-and-Bust Cycle Jakarta* (2014), *Leadership Development for High Performing Teams* by the University of Southern California (2017), and *Enhancing Good Corporate Governance Framework and Practices* by DSG (2017).

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

She has no concurrent positions in other companies. She also attended training on *Growing Strategy in Credit Risk Management in the COVID-19 Pandemic Era (Risk Management Refreshment)*, *Sustainable Finance*, and *Selling Skill Approach in Futures Brokers*.



**ANAS LATIEF**

Direktur Kepatuhan/Direktur Independen  
*Compliance Director/Independent Director*

Warga Negara Indonesia, berusia 61 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. Mulai berkarier di Perbankan sebagai *Account Officer* dan selanjutnya menjabat sebagai Kepala Divisi diberbagai bidang (1988), Direktur Utama Bank Pembangunan Daerah Sulawesi Tenggara (2004-2009), dan Sekretaris Perusahaan Bank (2016).

Beliau tidak sedang merangkap jabatan di perusahaan lain. Beliau juga telah mengikuti pelatihan *Business Continuity Management (BCM): Business Impact Analysis (BIA), Risk Assessment (RA), Threat Assessment (TA), Business Continuity (BC) Plan and Strategy, Business Recovery Center (BRC), Disaster Recovery Center (DRC), and Crisis Command Center* (termasuk Kertas Kerja Implementasi) tanggal 17 s/d 18 Oktober 2022.

*An Indonesian citizen, 61 years old, and domiciled in Jakarta. He has worked as the Bank's director since 2014 and was reappointed in 2017 based on the Deed of Statement of Meeting Resolutions No. 20 dated June 16, 2017. He was appointed as the Bank's Compliance Director and Independent Director based on the Deed of Statement of Meeting Resolutions No. 9 dated July 4, 2019, and was reappointed in 2020 based on the Deed of Statement of Meeting Resolutions No. 7 dated October 5, 2020.*

*He obtained a bachelor's degree in Economics, majoring in Management, from the Hasanuddin University of Makassar in 1986. He started his career in Banking as an Account Officer and as the Head of Division in various sectors (1988), as President Director of Bank Pembangunan Daerah Sulawesi Tenggara (2004–2009), and as Corporate Secretary of the Bank (2016).*

*He has no concurrent positions in other companies. He also attended training on Business Continuity Management (BCM): Business Impact Analysis (BIA), Risk Assessment (RA), Threat Assessment (TA), Business Continuity (BC) Plan and Strategy, Business Recovery Center (BRC), Disaster Recovery Center (DRC), and Crisis Command Center (including Implementation Worksheet) dated October 17 to 18, 2022.*

**INDRA S. BUDIANTO**Direktur  
Director

Warga Negara Indonesia, berusia 60 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 Bank pada tahun (2018-2019).

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

*An Indonesian citizen, 60 years old, and domiciled in Jakarta. He has worked as the Bank's Director since 2014, was reappointed in 2017 based on Deed of Statement of Meeting Resolutions No. 20 dated June 16, 2017, and was reappointed in 2020 based on Deed of Statement of Meeting Resolutions No. 7 dated October 5, 2020.*

*He obtained a Diploma of Business Education from Ngee Ann Polytechnic of Singapore (1982), a Bachelor's Degree in Business Administration from the University of La Verne, Claremont, Los Angeles, USA (1990), and a Master in Defense from Indonesian Defense University (2012). He was General Manager at Putra Kalimantan Group, responsible for Medan, Dumai, Palembang, Samarinda, Balikpapan, and Makassar regions (1995), and has served as a Corporate Secretary of PT Bank Artha Graha Internasional Tbk (2018-2019).*

*He has no concurrent positions in other companies. He also attended training on Operational Risk Management in the COVID-19 Pandemic Era (Risk Management Refreshment).*

**INDRASTOMO NUGROHO**Direktur  
Director

Warga Negara Indonesia, berusia 48 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). Beliau juga telah mengikuti pelatihan transformasi digital perbankan penguatan arus arah bisnis dan penyelenggaraan transformasi digital yang ideal serta berbasis *Manajemen Risiko* (*Refreshment Manajemen Risiko*).

*An Indonesian citizen, 48 years old, domiciled in Jakarta. He has worked as the Bank's Director for the 2018-2021 period based on the Deed of Statement of Meeting Resolutions No. 9 dated July 17, 2018, and was reappointed in 2021 based on the Deed of Statement of Meeting Resolutions No. 177 dated August 23, 2021.*

*He obtained a bachelor's degree in Economics from Trisakti University in 1996. He started his career in the banking industry as a Senior Manager of Products at Bank Niaga (1996-2005), Head of Liabilities Product at Bank Danamon (2005-2008), Head of Centralize Processing at BTPN (2008-2009), Head of Consumer Lending Product Development in Bank Negara Indonesia (2009-2013). He served at the Bank as the Head of the Product and Service Development Division, Head of Product Development Division (2013), Deputy Director of Credit Commercial (2017), and Deputy Director of Product and Business Development (2017).*

*He has no concurrent positions in other companies. He also obtained Management Risk Certification Level 5 from the Banking Profession Certification Institution (2018). He also attended training on banking digital transformation to strengthen business direction flow and implement ideal digital transformation based on Risk Management (Risk Management Refreshment).*

**ANDY DHARMA**Direktur  
Director

Warga Negara Indonesia, berusia 48 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 Tim 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 Deputy 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, *Certificate in International Trade Finance* (CTIF), Sertifikasi *Treasury Dealer Level Advanced*, dan Sertifikasi *General Banking* level 3. Beliau juga telah mengikuti pelatihan Menghindari Dan Mengantisipasi Trend Kejahatan Siber Perbankan Di Era Digital Yang Semakin Marak (*Refreshment Manajemen Risiko*).

An Indonesian citizen, 48 years old, and domiciled in Jakarta. He was appointed as the Bank's Director in 2021 based on the Deed of Statement of Meeting Resolutions No. 177 dated August 23, 2021.

He obtained a *Bachelor of Commerce* with *double majors in Banking and Marketing* from Curtin University of Technology (2001) and a *Master of Science (Honors) in Defense Economics* from Indonesian Defense University (2012). Previously, he served in the Bank as a participant in 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 has no concurrent positions in other companies. He has a *Management Risk Certification Level 5* from the *Banking Profession Certification Institution*, *Certificate in International Trade Finance* (CTIF), *Treasury Dealer Certification for Advanced level*, and a *General Banking Certification level 3*. He also attended a training on *Avoiding and Anticipating the Increased Trend of Banking Cybercrime in the Digital Age* (*Risk Management Refreshment*).



# Pejabat Eksekutif

## Executive Officials

### SUSANA

Chief Financial Officer

Warga Negara Indonesia, berusia 50 tahun dan berdomisili di Jakarta. 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), Associate Direktur Financial Control & Budgeting merangkap Sekretaris Perusahaan (2020-2021), dan Direktur Fincon, Admin Kredit & Legal (2022).

An Indonesian citizen, 50 years old, and domiciled in Jakarta. She obtained a Diploma from the Accounting Academy of YAI (1996), a Bachelor of Accounting from Trisakti University (2013), and an Accounting Professional Education Program (PPAK) at Trisakti University in 2014. Previously, she worked in PT Buanagraha Arthaprima with her last position as the Finance and Accounting Manager (2016), in PT Bukit Lentera Sejahtera as the Director (2011-2016), as the Head of the Internal Audit Unit (IAU) Bank Artha Graha Internasional (2017-2020), as the Associate Director of Financial Control & Corporate Secretary (2020-2021), and as Director of Fincon, Credit & Legal Admin (2022).

### FX RONY LOMBOAN

Associate Director Asset Recovery

Warga Negara Indonesia, berusia 53 tahun, berdomisili di Jakarta. Beliau diangkat menjadi Associate Director Asset Recovery sejak tanggal 1 Desember 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), Staf 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), Deputy Direktur Komersil & Korporasi (2017), Deputy Direktur Bisnis 1 (2018-2020), dan Associate Director Korporasi & SKMR (2020-2021).

An Indonesian citizen, 53 years old, domiciled in Jakarta. He has been the Associate Director of Asset Recovery since December 1, 2021. He obtained a bachelor's degree in Electronic Engineering from Trisakti Engineering (1996). Previously, he worked in the Bank as an Account Officer of the Suryapranoto Branch (1997), Team Leader Marketing of Suryopranoto Branch (2000), Branch Manager of Manado (2002), Branch Banking Staff (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), and Associate Director of Corporate & SKMR (2020-2021).

### LINCE MARIA TOBING

Associate Director Operation

Warga Negara Indonesia, berusia 56 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Associate Director Operation sejak tanggal 29 September 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.

An Indonesian citizen, 56 years old, domiciled in Jakarta. She has been an Associate Director of Operations since September 29, 2021. She obtained a bachelor's degree in Agricultural Technology from the Padjadjaran University of Bandung. She has worked in some banks for more than 30 years in the banking industry. She worked as the Collection & Fraud Management Head of Bank Bali (1990-1996) dan Bank Papan Sejahtera (1996-1998), Risk Management Head of Bank HSBC (1998-2000), Risk Management dan Project Management Head of American Express (2000-2006) and Senior Vice President for various positions in Bank Danamon Indonesia (2006-2021) with the last position as the Service Strategy Program and Development Head.

### MARLENE GUNAWAN

Corporate Secretary

Warga Negara Indonesia, 37 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Corporate Secretary sejak tanggal 22 September 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), Deputy Direktur Bisnis 3 (2018-2020), Deputy Direktur Korporasi & FI (2020-2021), dan Deputy Direktur KPO Sudirman (2021).

An Indonesian citizen, 37 years old, domiciled in Jakarta. She has worked as a Corporate Secretary since September 22, 2021. She obtained a bachelor's degree in Economics - Accounting from Tarumanagara University (2008) and a Master of Management from Tarumanagara University (2010). Previously, she worked as an 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

Deputy Director Human Capital

Warga Negara Indonesia, berusia 42 tahun, berdomisili di Jakarta. Beliau menjabat sebagai *Deputy Director Human Capital* sejak tanggal 23 Oktober 2020. Lulus dengan gelar Sarjana Teknik dari Universitas Katolik Atma Jaya Jakarta (2003) dan pemegang sertifikasi *Certified Human Resources Professional* (2021), dan *Advanced Human Capital Accomplished* (2022).

Karier di bidang perbankan dimulai pada PT Bank Sinarmas Tbk (2006-2013) antara lain Wakil Pemimpin Cabang Makassar, Pemimpin Cabang Ambon, Pemimpin Wilayah Sumatra bagian Selatan, Pemimpin Wilayah Jawa Barat. Selanjutnya beliau berkarir di Bank sebagai Pemimpin Cabang Palembang (2014-2018), Pemimpin Cabang Lampung (2018-2020).

AN Indonesian citizen, 42 years old, domiciled in Jakarta. She has been the *Deputy Director of Human Capital* since October 23, 2020. She graduated with a *Bachelor of Engineering* from *Katolik Atma Jaya University of Jakarta* (2003) and has *Certifications* as a *Certified Human Resources Professional* (2021) and *Advanced Human Capital Accomplished* (2022).

Her career in the banking industry started in PT Bank Sinarmas Tbk (2006-2013) as the *Deputy Branch Manager of Makassar*, *Branch Manager of Ambon*, *Regional Manager of Southern Sumatra*, and *Regional Manager of West Java*. Then, she worked in the Bank as the *Palembang Branch Manager* (2014-2018) and *Lampung Branch Manager* (2018-2020).

## LIDYA SETIAWATI

Deputy Director General Affairs

Warga Negara Indonesia, berusia 49 tahun, berdomisili di Jakarta. Beliau menjabat sebagai *Deputy Director General Affairs* sejak tanggal 23 Oktober 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).

An Indonesian citizen, 49 years old, domiciled in Jakarta. She has been the *Deputy Director of General Affairs* since October 23, 2020. She obtained a bachelor's degree in marketing from *Arizona State University* (1995) and a master's degree in *International Business Management* from *Hawaii Pacific University* (1999). Previously, she worked in the Bank as a *Corporate Secretary Staff* (2012), *Premises Staff* (2014), *Temporary Head of Premises* (2014), *Cost Control Officer* (2015), and *Executive Officer of Procurement & Premises* (2017-2020).

## ROCKY S. LAURENS

Deputy Director Operation 1

Warga Negara Indonesia, berusia 46 tahun, berdomisili di Jakarta. Beliau menjabat sebagai *Deputy Director Operation 1* sejak tanggal 30 September 2022. 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), Deputy Direktur *Fincon, Accounting, Budgeting, Sistem dan Prosedur* (2017-2019), Deputy Direktur *Sistem dan Prosedur*, serta *Perwakilan Pengguna* (2018-2020) dan Deputy Direktur *Operasi* (2020-2022).

An Indonesian citizen, 46 years old, domiciled in Jakarta. He has been *Deputy Director of Operation 1* since September 30, 2022. He obtained a bachelor's degree in Accounting from *Advent Indonesia University*. Previously, he worked as a *Financial Control Staff* (2005), *Account Officer* (2012), *Head of the Financial Control Division* (2014), *Deputy Director of Fincon, Accounting, Budgeting, System, and Procedure* (2017-2019), *Deputy Director of Systems and Procedures*, and *User Representative* (2018-2020) and *Deputy Director of Operations* (2020-2022).

## INNAWATI SULINA

Deputy Director Operation 2

Warga Negara Indonesia, berusia 54 tahun, berdomisili di Jakarta. Beliau menjabat sebagai *Deputy Director Operation 2* sejak tanggal 30 September 2022. 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), Sekretariat Komisaris (2017-2020), dan Deputy Direktur *Admin Kredit & Legal* (2020-2022).

An Indonesian citizen, 54 years old, domiciled in Jakarta. She has been *Deputy Director of Operation 2* since September 30, 2022. She obtained a bachelor's degree in *Management Economics* from *Tridharma Widya University of Jakarta*. Previously, she worked as *IAU Staff* (2001), *Commissioner Staff* (2002), *Secretary of Board of Commissioner and Board of Directors* (2011), *Special Staff of Commissioner Secretary* (2013), *Commissioner Secretary* (2017-2020), and *Deputy Director of Credit & Legal Admin* (2020-2022).

## PONTTIE PRASNANUGRAHA PERKASA

Deputy Director Compliance

Warga Negara Indonesia, berusia 43 tahun, berdomisili di Jakarta. Beliau menjabat sebagai *Deputy Director Compliance* sejak tanggal 30 September 2022. 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), Deputy Direktur SKMR-ERM (2020), dan Deputy Direktur SKMR & Kepatuhan (2021-2022).

An Indonesian citizen, 43 years old, domiciled in Jakarta. He has been the *Deputy Director of Compliance* since September 30, 2022. He obtained a bachelor's degree in Accounting (2003) and a master's degree in Accounting from *Diponegoro University of Semarang* (2007). Previously, he worked as an *Operational Staff of the Harmoni Branch* (2003-2004), *Operational Staff of the Pandanaran Branch of Semarang* (2004-2010), *Account Officer of the Suryopranoto Branch* (2010-2011), *Account Officer of the Pemuda Branch* (2011-2013), *SKMR Staff* (2013-2018), *Executive Officer of SKMR* (2019-2020), *Deputy Director of SKMR-ERM* (2020), and *Deputy Director of SKMR & Compliance* (2021-2022).

**ADHYAKSA SITEPU***Head of Internal Audit*

Warga Negara Indonesia, 53 tahun, berdomisili di Jakarta. Beliau menjabat sebagai *Head of Internal Audit* sejak tanggal 15 Oktober 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 Head Internal Audit* PT Jakarta International Hotels & Development Tbk, *Deputy Direktur Anti-Fraud, Kontrol dan APU PPT Bank* (2018-2019) dan *Deputy Direktur Kepatuhan* (2019-2020).

An Indonesian citizen, 53 years old, domiciled in Jakarta. He has been the *Head of Internal Audit* since October 15, 2020. He obtained a bachelor's degree in Economics, majoring in Accounting, from Sekolah Tinggi Ilmu Ekonomi Bandung (1993), a Master Business administration from Newport University USA (1997), and a Doctor of Philosophy majoring in Management from American World University (1998). Previously, he was the *Deputy Head of Internal Audit* in PT Jakarta International Hotels & Development Tbk, *Deputy Director of Anti-Fraud, Control, and AML CFT* of the Bank (2018-2019), and *Deputy Director of Compliance* (2019-2020).

**IMRANUL HADI***Deputy Director SKTI*

Warga Negara Indonesia, berusia 55 tahun, berdomisili di Jakarta. Beliau diangkat menjadi *Deputy Director SKTI* sejak tanggal 30 September 2022. Beliau meraih gelar Sarjana Teknik di Universitas Syiah Kuala (1991), S2 Manajemen Informatika di George Washington University (1996) dan S2 Bisnis & Manajemen di Universitas Prasetya Mulia (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), *Deputy Direktur Digital Banking* (2020-2021), dan *Deputy Direktur IT Governance* (2021-2022).

An Indonesian citizen, 55 years old, domiciled in Jakarta. He has worked as the *Deputy Director of SKTI* since September 30, 2022. He obtained a bachelor's degree in Engineering at Syiah Kuala University (1996), a master's degree in Informatics Management from George Washington University (1996), and a master's degree in Business & Management from Prasetya Mulia University (2002). Previously, he worked as the *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), *Deputy Director of Digital Banking* (2020-2021), and *Deputy Director of IT Governance* (2021-2022).

**REVINA AYU MAHMUD***Deputy Director Asset Corporate & Commercial*

Warga Negara Indonesia, berusia 49 tahun, berdomisili di Jakarta. Beliau menjabat sebagai *Deputy Director Asset Corporate & Commercial* sejak tanggal 01 Desember 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).

An Indonesian citizen, 49 years old, domiciled in Jakarta. She started as the *Deputy Director of Asset Corporate & Commercial* on December 1, 2021. She obtained a bachelor's degree in Economics from Trisakti University (1997). Previously, she worked as the *BPPN Staff of Loan Workout* (2000), *PPAK – BPPN Officer Project* (2002), *Credit Staff* (2003), *Account Officer Corporate* (2004), *Team Leader Marketing Corporate 1* (2007), *Head of Credit Division 1* (2012), *Head of Commercial & Corporate Credit* (2012), *Deputy Director of Commercial Credit* (2017), *Deputy Director of Syndication Business* (2018), *Deputy Director of Corporate & Commercial 2* (2019), *Deputy Director of KPO Sudirman* (2020), *Deputy Director of Corporate & FI* (2021).

**TOMY YONGELIS***Deputy Director Asset Retail & Consumer*

Warga Negara Indonesia, berusia 39 tahun, berdomisili di Jakarta. Beliau menjabat sebagai *Deputy Director Asset Retail & Consumer* sejak tanggal 01 Desember 2021. Beliau meraih gelar Sarjana Ekonomi dari STIE Trisakti (2004).

An Indonesian citizen, 39 years old, domiciled in Jakarta. He has worked as *Deputy Director of Asset Retail & Consumer* since December 1, 2021. He obtained a bachelor's degree in Economics from 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), *Deputy Direktur Kredit Process & Collection* (2017), *Direktur UMKM* (2018), *Associate Director Bisnis Retail* (2019), *Deputy Direktur Konsumer Retail* (2020).

Previously, he started his career at the Bank as an *MDP IV Credit Staff* in 2005, *Credit Directorate Staff* (2006), *Account Officer* (2006), *Marketing Team Leader* (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), *MSMEs Director* (2018), *Associate Director Retail Business* (2019), and *Deputy Director of Consumer Retail* (2020).



## SUMBER REJEKI

Deputy Director Business Banking 1

Warga Negara Indonesia, berusia 38 tahun, berdomisili di Jakarta. Beliau menjabat sebagai *Deputy Director Business Banking 1* sejak tanggal 01 Desember 2021. Beliau meraih gelar Sarjana Ekonomi 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).

An Indonesian citizen, 38 years old, domiciled in Jakarta. She has been the *Deputy Director of Business Banking 1* since December 1, 2021. She obtained a bachelor's degree in Economics from Kristen Krida Wacana University (2007).

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

## FX TEGUH SURYANTO

Deputy Director Recovery & Restructure

Warga Negara Indonesia, berusia 44 tahun, berdomisili di Jakarta. Beliau menjabat sebagai *Deputy Director Recovery & Restructure* sejak tanggal 01 Februari 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 Deputy Direktur SAM & Remedial* (2021).

An Indonesian citizen, 44 years old, domiciled in Jakarta. He has worked as the *Deputy Director of Recovery & Restructure* since February 1, 2021. Previously, he served in the bank as a *Teller* (2005), *ODP III* (2008), *Account Officer* (2009), *Team Leader Marketing* (2011), *Head of Branch Office* (2013), *Executive Officer of Branch* (2017), *Branch Banking Staff* (2017), *Corporate Credit Directorate Staff* (2017), *Temporary Executive Officer Restructuring* (2020), *Executive Officer Remedial & Litigation* (2020), *Temporary Deputy Director SAM & Remedial* (2021).

## GHIFARI DAULAGIRI

Deputy Director Digital Insight

Warga Negara Indonesia, berusia 36 tahun, berdomisili di Tangerang. Beliau menjabat sebagai *Deputy Director Digital Insight* sejak tanggal 30 September 2022. Beliau meraih gelar sarjana Sains (S.Si) Matematika dari Institut Teknologi Bandung Tahun 2010. Sebelumnya berkarier di *Standard Chartered Bank* sebagai *Global Retail Decision Systems Manager* (2010–2018), dan *Bukalapak* sebagai *Head of Trust and Safety* (2018–2022).

An Indonesian citizen, 36 years old, domiciled in Tangerang. He has been the *Deputy Director of Digital Insight* since September 30, 2022. He obtained a bachelor's degree of Science (S.Si) in Mathematics from Bandung Institute of Technology in 2010. Previously, he worked at *Standard Chartered Bank* as *Global Retail Decision Systems Manager* (2010–2018) and at *Bukalapak* as the *Head of Trust and Safety* (2018–2022).

## GARY FERDINAN ATAUPAH

Deputy Director Legal Bureau

Warga Negara Indonesia, berusia 29 tahun, berdomisili di Tangerang. Beliau menjabat sebagai *Deputy Director Legal Bureau* sejak tanggal 30 September 2022. Beliau meraih gelar Magister Hukum (M.H) dari Universitas Indonesia tahun 2018. Sebelumnya, beliau berkarier di Bank sebagai *Sekretaris Direksi* (2021–2022).

An Indonesian citizen, 29 years old, domiciled in Tangerang. He has been the *Deputy Director of the Legal Bureau* since September 30, 22. He obtained a Magister Law (M.H) degree from the University of Indonesia in 2018. Previously, his career was as *Board of Directors Secretary* in a Bank (2021–2022).

## ANDI ARIESZA RHIANDINI M

Assistant Deputy Director Treasury

Warga Negara Indonesia, berusia 44 tahun, berdomisili di Jakarta. Beliau menjabat sebagai *Assistant Deputy Director Treasury* sejak tanggal 01 Desember 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).

An Indonesian citizen, 44 years old, domiciled in Jakarta. He has worked as the *Assistant Deputy Director of Treasury* since December 1, 2021. He obtained a bachelor's degree in Social and Politics from Universitas Padjadjaran Bandung (1997). Previously, his career was in PT Bank Mandiri as a *Credit Analyst Officer* (2006–2007), *Junior Dealer Cash & Liquidity* (2007–2010), *Dealer Cash & Liquidity* (2010–2012), *Chief Dealer Cash & Liquidity* (2012–2013), and *Chief Dealer FX Derivative* (2013). Then, he worked as *Market Associate* (2013–2016) at Royal Bank of Scotland NV, Jakarta, as the *ALM Department Head* (2016–2019) at PT Bank JTrust Indonesia, and as the *Banking Book & Liquidity Management Team Leader* (2019–2021) in PT Bank ICBC Indonesia.



## Demografi Karyawan

### Employees Demographics

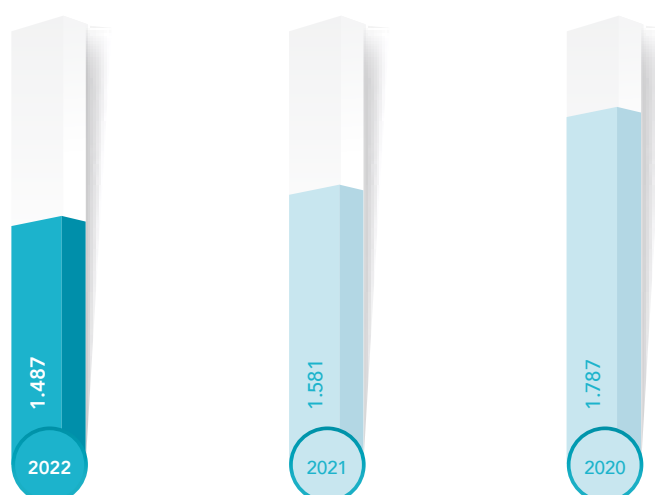
Pada akhir tahun 2022, jumlah karyawan Bank Artha Graha Internasional tercatat sebanyak 1.487 orang. Jumlah tersebut menurun jika dibandingkan tahun sebelumnya sebanyak 1.581 orang. Penurunan jumlah karyawan tersebut disebabkan karena adanya karyawan yang sudah masuk dalam usia pensiun, meninggal dunia dan karyawan yang mengundurkan diri dari perusahaan.

At the end of 2022, the total number of employees of Bank Artha Graha Internasional was 1,487. This number decreased compared to the previous year of 1,581 employees. The decrease in total employees was due to their retirement age, employees who passed away, and employees who resigned from the company.

#### Jumlah Karyawan Bank Artha Graha Internasional 2020 - 2022

The Number of Employees in Bank Artha Graha Internasional from 2020-2022

Orang  
Person





## KOMPOSISI KARYAWAN BERDASARKAN JENIS KELAMIN

## THE COMPOSITION OF EMPLOYEES BASED ON GENDER

| Jenis Kelamin<br>Gender | 2022            |       | 2021            |       | 2020            |       |
|-------------------------|-----------------|-------|-----------------|-------|-----------------|-------|
|                         | Jumlah<br>Total | %     | Jumlah<br>Total | %     | Jumlah<br>Total | %     |
| Pria<br>Male            | 754             | 50,71 | 811             | 51,30 | 909             | 50,87 |
| Wanita<br>Female        | 733             | 49,29 | 770             | 48,70 | 878             | 49,13 |
| Jumlah<br>Total         | 1.487           | 100   | 1.581           | 100   | 1.787           | 100   |

## KOMPOSISI KARYAWAN BERDASARKAN STATUS KEPEGAWAIAN

## THE COMPOSITION OF EMPLOYEES BASED ON EMPLOYMENT STATUS

| Status Kepegawaian<br>Employeement Status | 2022            |       | 2021            |       | 2020            |       |
|-------------------------------------------|-----------------|-------|-----------------|-------|-----------------|-------|
|                                           | Jumlah<br>Total | %     | Jumlah<br>Total | %     | Jumlah<br>Total | %     |
| Karyawan Tetap<br>Permanent Employee      | 1.242           | 83,52 | 1.430           | 90,45 | 1.661           | 92,95 |
| Karyawan Kontrak<br>Contract Employee     | 245             | 16,48 | 151             | 9,55  | 126             | 7,05  |
| Jumlah<br>Total                           | 1.487           | 100   | 1.581           | 100   | 1.787           | 100   |

## KOMPOSISI KARYAWAN BERDASARKAN RENTANG USIA

## THE COMPOSITION OF EMPLOYEES BASED ON AGE RANGE

| Rentang Usia<br>Age Range      | 2022            |       | 2021            |       | 2020            |       |
|--------------------------------|-----------------|-------|-----------------|-------|-----------------|-------|
|                                | Jumlah<br>Total | %     | Jumlah<br>Total | %     | Jumlah<br>Total | %     |
| 18-24 tahun<br>18-24 years old | 138             | 9,28  | 72              | 4,55  | 39              | 2,18  |
| 25-45 tahun<br>25-45 years old | 927             | 62,34 | 1.020           | 64,52 | 1.129           | 63,18 |
| 46-50 tahun<br>46-50 years old | 199             | 13,38 | 250             | 15,81 | 284             | 15,89 |
| >50 tahun<br>>50 years old     | 223             | 15,00 | 239             | 15,12 | 335             | 18,75 |
| Jumlah<br>Total                | 1.487           | 100   | 1.581           | 100   | 1.787           | 100   |





## KOMPOSISI KARYAWAN BERDASARKAN JENJANG PENDIDIKAN

## THE COMPOSITION OF EMPLOYEES BASED ON EDUCATION LEVEL

| Jenjang Pendidikan<br>Education Level            | 2022            |       | 2021            |       | 2020            |       |
|--------------------------------------------------|-----------------|-------|-----------------|-------|-----------------|-------|
|                                                  | Jumlah<br>Total | %     | Jumlah<br>Total | %     | Jumlah<br>Total | %     |
| S3<br>Doctor                                     | 1               | 0,07  | 1               | 0,06  | 1               | 0,06  |
| S2<br>Master                                     | 51              | 3,43  | 49              | 3,10  | 57              | 3,19  |
| S1<br>Bachelor                                   | 1.082           | 72,76 | 1.125           | 71,16 | 1.221           | 68,33 |
| D3<br>Diploma                                    | 210             | 14,12 | 245             | 15,50 | 287             | 16,06 |
| SMA atau Sederajat<br>High School or Equivalents | 120             | 8,07  | 137             | 8,66  | 191             | 10,68 |
| < SMA<br>< High School                           | 23              | 1,55  | 24              | 1,52  | 30              | 1,68  |
| Jumlah<br>Total                                  | 1.487           | 100   | 1.581           | 100   | 1.787           | 100   |

## KOMPOSISI KARYAWAN BERDASARKAN LEVEL ORGANISASI

## THE COMPOSITION OF EMPLOYEES BASED ON ORGANIZATION LEVEL

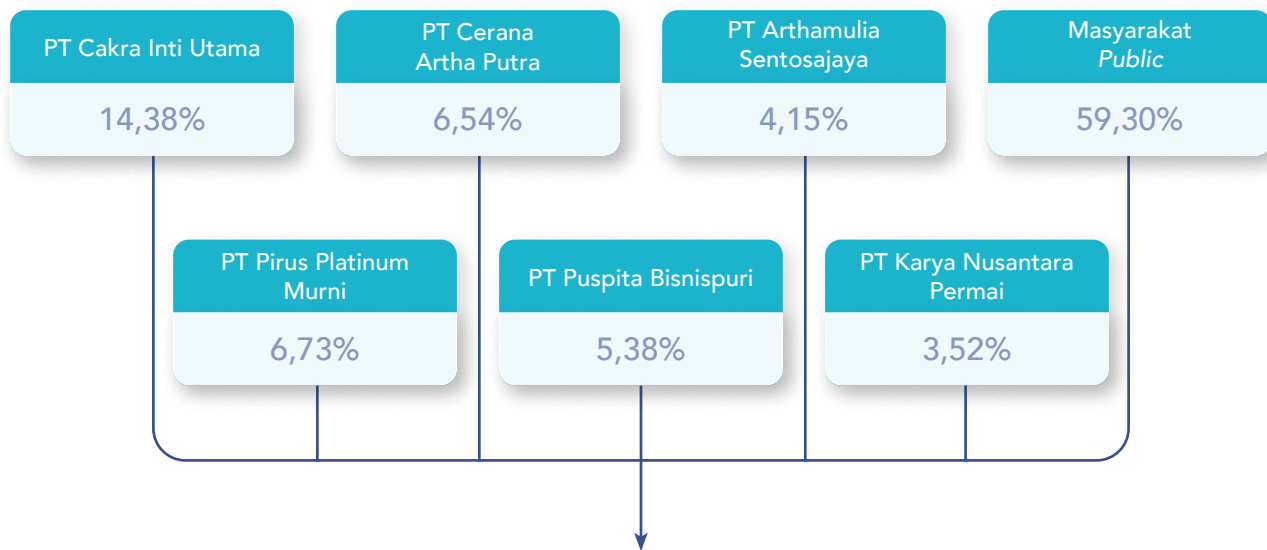
| Level Organisasi<br>Organization Level | 2022            |      | 2021            |      | 2020            |      |
|----------------------------------------|-----------------|------|-----------------|------|-----------------|------|
|                                        | Jumlah<br>Total | %    | Jumlah<br>Total | %    | Jumlah<br>Total | %    |
| Senior Vice President                  | 3               | 0,20 | 4               | 0,25 | 5               | 0,28 |
| Vice President                         | 6               | 0,40 | 3               | 0,19 | 4               | 0,22 |
| Assistant Vice President               | 17              | 1,14 | 12              | 0,76 | 13              | 0,73 |
| Senior Manager                         | 10              | 0,67 | 17              | 1,07 | 17              | 0,95 |
| Manager                                | 29              | 1,95 | 30              | 1,90 | 27              | 1,51 |
| Senior Assistant Manager               | 69              | 4,64 | 61              | 3,86 | 78              | 4,36 |
| Assistant Manager                      | 88              | 5,92 | 88              | 5,57 | 103             | 5,76 |



| Level Organisasi<br>Organization Level | 2022            |       | 2021            |       | 2020            |       |
|----------------------------------------|-----------------|-------|-----------------|-------|-----------------|-------|
|                                        | Jumlah<br>Total | %     | Jumlah<br>Total | %     | Jumlah<br>Total | %     |
| Junior Assistant Manager               | 145             | 9,75  | 167             | 10,56 | 198             | 11,08 |
| First Officer                          | 517             | 34,77 | 597             | 37,76 | 712             | 39,84 |
| Staff                                  | 537             | 36,11 | 519             | 32,83 | 530             | 29,67 |
| Non Staff                              | 66              | 4,44  | 83              | 5,25  | 100             | 5,60  |
| Jumlah<br>Total                        | 1.487           | 100   | 1.581           | 100   | 1.787           | 100   |

## Struktur dan Komposisi Pemegang Saham

Structure and Composition of Shareholders



**AGI** **BANK**  
**ARTHA GRAHA**  
**INTERNASIONAL**



## PEMEGANG SAHAM UTAMA DAN PEMEGANG SAHAM PENGENDALI

Pemegang Saham PT Pirus Platinum Murni, PT Cerana Arthaputra, PT Puspita Bisnispuri, PT Arthamulia Sentosajaya, 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.

## MAIN AND CONTROLLING SHAREHOLDERS

Shareholders from PT Pirus Platinum Murni, PT Cerana Arthaputra, PT Puspita Bisnispuri, PT Arthamulia Sentosajaya, PT Karya Nusantara Permai are Mr. Tomy Winata and Mr. Sugianto Kusuma. Therefore, the last controlling shareholders of Bank Artha Graha Internasional are Mr. Tomy Winata and Mr. Sugianto Kusuma.

## KOMPOSISI PEMEGANG SAHAM

## COMPOSITION OF SHAREHOLDERS

| Pemegang Saham<br>Shareholders                                                                 | 1 Januari 2022<br>January 1, 2022                                       |                                                                                 |                                                             | 31 Desember 2022<br>Desember 31, 2022                                   |                                                                                    |                                                             |
|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|---------------------------------------------------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------------------------------|
|                                                                                                | Jumlah Saham<br>(Lembar Saham)<br>Total Shares<br>(Number of<br>Shares) | Modal Ditempatkan<br>dan Disetor Penuh (Rp)<br>Issued and Paid Capital<br>(IDR) | Persentase<br>Kepemilikan<br>Ownership<br>Percentage<br>(%) | Jumlah Saham<br>(Lembar Saham)<br>Total Shares<br>(Number of<br>Shares) | Modal Ditempatkan<br>dan Disetor Penuh<br>(Rp)<br>Issued and Paid<br>Capital (IDR) | Persentase<br>Kepemilikan<br>Ownership<br>Percentage<br>(%) |
| Nilai Nominal Saham = Rp110,88/lembar saham<br>Share Nominal Score = IDR110.88/number of share |                                                                         |                                                                                 |                                                             |                                                                         |                                                                                    |                                                             |
| Kepemilikan Saham 5% atau Lebih   Share Ownership of 5% or More                                |                                                                         |                                                                                 |                                                             |                                                                         |                                                                                    |                                                             |
| PT CAKRA INTI UTAMA                                                                            | 2.908.909.842                                                           | 322.539.923.280,96                                                              | 14,38%                                                      | 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%                                                       | 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%                                                       | 1.322.157.253                                                           | 146.600.796.212,64                                                                 | 6,54%                                                       |
| PT PUSPITA BISNISPURI                                                                          | 1.087.913.290                                                           | 120.627.825.595,20                                                              | 5,38%                                                       | 1.087.913.290                                                           | 120.627.825.595,20                                                                 | 5,38%                                                       |
| Kepemilikan Saham Kurang dari 5%   Share Ownership Less Than 5%                                |                                                                         |                                                                                 |                                                             |                                                                         |                                                                                    |                                                             |
| PT ARTHAMULIA<br>SENTOSAJAYA                                                                   | 839.439.091                                                             | 93.077.006.410,08                                                               | 4,15%                                                       | 839.439.091                                                             | 93.077.006.410,08                                                                  | 4,15%                                                       |
| PT KARYA NUSANTARA<br>PERMAI                                                                   | 712.647.774                                                             | 79.018.385.181,12                                                               | 3,52%                                                       | 712.647.774                                                             | 79.018.385.181,12                                                                  | 3,52%                                                       |
| MASYARAKAT<br>(masing-masing dibawah 5%)<br>(each less than 5%)                                | 11.991.106.680                                                          | 1.329.573.908.678,40                                                            | 59,30%                                                      | 11.991.106.680                                                          | 1.329.573.908.678,40                                                               | 59,30%                                                      |
| Jumlah<br>Total                                                                                | 20.223.412.907                                                          | 2.242.372.023.128,16                                                            | 100,00%                                                     | 20.223.412.907                                                          | 2.242.372.023.128,16                                                               | 100,00%                                                     |



## KOMPOSISI PEMEGANG SAHAM BERDASARKAN STATUS KEPEMILIKAN

## COMPOSITION OF SHAREHOLDERS BASED ON THE OWNERSHIP STATUS

| Status Kepemilikan<br>Ownership Status          | Jumlah Investor<br>Total Investor | Jumlah Saham<br>(Lembar Saham)<br>Total Shares<br>(Number of Shares) | Persentase Kepemilikan<br>Ownership Percentage<br>(%) |
|-------------------------------------------------|-----------------------------------|----------------------------------------------------------------------|-------------------------------------------------------|
| Pemodal Nasional   National Investors           |                                   |                                                                      |                                                       |
| Perorangan Indonesia<br>Indonesian Individual   | 10.099                            | 1.328.100.096                                                        | 6,567%                                                |
| Perseroan Terbatas<br>Limited Liability Company | 101                               | 15.627.782.862                                                       | 77,276%                                               |
| Asuransi<br>Insurance                           | 7                                 | 5.332.241                                                            | 0,026%                                                |
| Yayasan<br>Foundation                           | 9                                 | 24.302                                                               | 0,000%                                                |
| Koperasi<br>Cooperative                         | 0                                 | 0                                                                    | 0,000%                                                |
| Danareksa<br>Danareksa                          | 0                                 | 0                                                                    | 0,000%                                                |
| Lain-lain<br>Others                             | 2                                 | 401                                                                  | 0,000%                                                |
| Sub-Jumlah<br>Sub-Total                         | 10.218                            | 16.961.239.902                                                       | 83,869%                                               |
| Pemodal Asing   Foreign Investors               |                                   |                                                                      |                                                       |
| Perorangan Asing<br>Foreign Individuals         | 41                                | 1.830.688                                                            | 0,009%                                                |
| Badan Usaha Asing<br>Foreign Business Entities  | 39                                | 3.260.342.317                                                        | 16,122%                                               |
| Lain-lain<br>Others                             | 0                                 | 0                                                                    | 0,000%                                                |
| Sub-Jumlah<br>Sub-Total                         | 80                                | 3.262.173.005                                                        | 16,131%                                               |
| Jumlah<br>Total                                 | 10.298                            | 20.223.412.907                                                       | 100,000%                                              |

## KEPEMILIKAN SAHAM OLEH DEWAN KOMISARIS DAN DIREKSI

## SHARE OWNERSHIP OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

| Pemegang Saham<br>Shareholders | 1 Januari 2022<br>January 1, 2022 |                                                                   | 31 Desember 2022<br>Desember 31, 2022 |                                                                   |
|--------------------------------|-----------------------------------|-------------------------------------------------------------------|---------------------------------------|-------------------------------------------------------------------|
|                                | Jumlah Saham<br>Total Shares      | Persentase<br>Kepemilikan Saham<br>Ownership<br>Percentage<br>(%) | Jumlah Saham<br>Total Shares          | Persentase<br>Kepemilikan Saham<br>Ownership<br>Percentage<br>(%) |
| Sugianto Kusuma                | 450.450.450                       | 2,227                                                             | 450.450.450                           | 2,227                                                             |
| Christina Harapan              | 845.500                           | 0,004                                                             | 845.500                               | 0,004                                                             |



## Kronologi Penerbitan dan/atau Pencatatan Saham

### *Chronology of Share Issuances and/or 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 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 received an effective statement from the Chairman of the Capital Market Supervisory Agency (Bapepam) based on Letter No. SI-124/SHM/MK.10/1990 to conduct an Initial Public Offering of 5,000,000 shares with a 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 and Surabaya Stock Exchanges. 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) 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 per saham dan harga penawaran Rp100 per saham. Pada tanggal 27 September 1999, saham tersebut telah dicatatkan pada Bursa Efek Jakarta.

*On September 24, 1999, the Bank received an effective statement from the Chairman of Bapepam based on Letter No. S-1761/PM/1999 to conduct Limited Public Offering (LPO) I to the Shareholders with Pre-emptive Rights (HMETD) of 9,625,000,000 series B shares with a 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 on 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 per saham dan harga penawaran Rp115 per saham. Pada tanggal 2 Mei 2007, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

*On April 17, 2007, the Bank received an effective statement from the Chairman of Capital Market and Financial Institution Supervisory Agency (Bapepam and LK) based on Letter No. S-1746/BL/2007 to conduct LPO II to the Shareholders with Pre-emptive Rights (HMETD) of 840,007,286 shares with a 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 on 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 per saham dan harga penawaran Rp111,00 per saham. Pada tanggal 7 Januari 2009, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

*On December 1, 2008, the Bank received an effective statement from the Chairman of Bapepam and LK based on Letter No. S-8684/BL/2008 to conduct LPO III to the Shareholders with Pre-emptive Rights (HMETD) of 2,695,025,224 shares with a 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 on 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 per saham dan harga penawaran sebesar Rp111,00 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 per saham dan harga penawaran sebesar Rp111,00 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.

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 2022:

*On December 5, 2012, the Bank received an effective statement from the Chairman of Bapepam-LK based on Letter No. S-13878/BL/2012 to conduct Limited Public Offering (LPO) IV to Shareholders with Pre-emptive Rights (HMETD) of 4,513,198,014 shares with a par value of IDR110.88 (full Rupiah amount) per share and offering price was IDR111 (full Rupiah amount) per share. On December 21, 2012, these shares were listed on Indonesia Stock Exchange.*

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

*The Bank simultaneously issued Series I Warrants totaling 4,513,198,013 shares, of which 6 (six) shares resulting from the Pre-emptive Rights attached to 10 (ten) Series I Warrants were given free of charge as an incentive for the Rights holders who exercised their rights. The holder may use each 1 (one) Series I Warrant 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.*

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

*The following is the chronology of the Bank's total issued and fully paid shares and also listed shares in the Indonesia Stock Exchange since the Initial Public Offering until December 31, 2022:*



| Tanggal<br>Date                         | Jenis Tindakan Korporasi<br>Type of Corporate Actions                      | Nilai Nominal (Rp)<br>Nominal Value (IDR) | Jumlah Saham<br>(Lembar Saham)<br>Total Shares<br>(Number of Shares) | Jumlah Saham Beredar<br>(Lembar Saham)<br>Total Outstanding Shares<br>(Number of 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   | Partial Delisting (1,00%)                                                  | 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     | Reverse Stock 6:1                                                          | 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             | Partial Delisting (1,00%)                                                  | 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       | Partial Delisting (1,00%)                                                  | 110,88                                    | (26.950.252)                                                         | 8.489.325.465                                                                            |
| 21 Desember 2016<br>December 21, 2016   | Penawaran Umum Terbatas IV<br>Limited Public Offering IV                   | 110,88                                    | 4.513.198.014                                                        | 13.002.523.479                                                                           |
| 21 Desember 2016<br>December 21, 2016   | Partial Delisting (1,00%)                                                  | 110,88                                    | (45.131.980)                                                         | 12.957.391.499                                                                           |
| 21 Desember 2016<br>December 21, 2016   | Penawaran Umum Terbatas V<br>Limited Public Offering V                     | 110,88                                    | 2.707.918.808                                                        | 15.665.310.307                                                                           |
| 21 Desember 2016<br>December 21, 2016   | Partial Delisting (1,00%)                                                  | 110,88                                    | (27.079.189)                                                         | 15.638.231.118                                                                           |
| 10 Desember 2021<br>December 10, 2021   | Pelaksanaan Waran Seri I<br>Exercise<br>Period of Series I Warrants        | 110,88                                    | 4.427.219.858                                                        | 20.065.450.976                                                                           |
| 10 Desember 2021<br>December 10, 2021   | Partial Delisting (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 2022, Bank tidak menerbitkan dan mencatatkan obligasi, sukuk atau obligasi konversi.

*Bank Artha Graha Internasional did not provide information regarding the chronology of the issuance of bonds, sukuk, or convertible bonds. As for the period ending on December 31, 2022, the Bank did not issue and list bonds, sukuk, or convertible bonds.*

## Entitas Anak dan Entitas Asosiasi

### *Subsidiary and Associate Companies*

Bank Artha Graha Internasional tidak memiliki Entitas Anak, Entitas Asosiasi, maupun Perusahaan Ventura hingga periode yang berakhir pada tanggal 31 Desember 2022.

*Bank Artha Graha Internasional did not have Subsidiaries, Associate Companies, or Venture Companies for the period ended on December 31, 2022.*

## Struktur Grup

### *Group Structure*

Bank Artha Graha Internasional tidak memiliki grup usaha hingga periode yang berakhir pada tanggal 31 Desember 2022.

*Bank Artha Graha Internasional did not have a business group for the period that ended on December 31, 2022.*



# Lembaga dan/atau Profesi Penunjang Pasar Modal

## Capital Market Supporting Institutions and/or Professions

### BIRO ADMINISTRASI EFEK | SHARE REGISTRAR BUREAU

|                                         |                                                                                                                               |
|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Nama<br>Name                            | PT Raya Saham Registra                                                                                                        |
| Alamat<br>Address                       | Plaza Sentral Lantai 2   2 <sup>nd</sup> Floor<br>Jl. Jenderal Sudirman Kav. 47-48 Jakarta, 12930<br>(021) 252 5666, 252 5028 |
| Jasa yang diberikan<br>Service provided | Pencatatan Saham<br>Share Listing                                                                                             |
| Periode Penugasan<br>Assignment Period  | 2022                                                                                                                          |

### NOTARIS | NOTARY

|                                         |                                                                                                                     |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| Nama<br>Name                            | Christina Dwi Utami, S.H., M. Hum., M.Kn                                                                            |
| Alamat<br>Address                       | Jl. K. H Zainul Arifin No. 2<br>Kompleks Ketapang Indah Blok B-2 No. 4-5<br>Jakarta 11140<br>(021) 6345668, 6345666 |
| Jasa yang diberikan<br>Service provided | Penyusunan Akta - Akta<br>Preparation of Deeds                                                                      |
| Periode Penugasan<br>Assignment Period  | 2022                                                                                                                |

### PENCATATAN SAHAM | SHARE LISTING

|                                         |                                                                                                                   |
|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Nama<br>Name                            | PT Bursa Efek Indonesia                                                                                           |
| Alamat<br>Address                       | Gedung Bursa Efek Indonesia, Menara 1<br>Jl. Jenderal Sudirman Kav 52-53, Jakarta 12190<br>(021) 5150515, 5150330 |
| Jasa yang diberikan<br>Service provided | Jasa Pencatatan Saham di Bursa<br>Share Listing Services at the Stock Exchange                                    |
| Periode Penugasan<br>Assignment Period  | 2022                                                                                                              |

### KANTOR AKUNTAN PUBLIK | PUBLIC ACCOUNTANT FIRM

|                                         |                                                                                                                                                                         |
|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Nama<br>Name                            | Kantor Akuntan Publik Kanaka Puradiredja, Suhartono                                                                                                                     |
| Alamat<br>Address                       | Wisma Bumiputera Lantai 12   12 <sup>th</sup> Floor<br>Jl. Jenderal Sudirman Kav. 75<br>Setiabudi, Jakarta Pusat   Central Jakarta<br>12910<br>(021) 522 4581, 522 4582 |
| Jasa yang diberikan<br>Service provided | Audit Laporan Keuangan<br>Financial Audited Report                                                                                                                      |
| Periode Penugasan<br>Assignment Period  | 2022                                                                                                                                                                    |



## Website Bank

### The Bank's Website



Sebagaimana telah diatur dalam Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Perusahaan Publik dan Emiten, Bank Artha Graha Internasional telah memiliki website yang beralamat [www.arthagraha.com](http://www.arthagraha.com).

Website dipergunakan sebagai alat untuk mempromosikan produk atau jasa yang ditawarkan oleh Bank, dengan desain penyajian yang menarik, tampil dalam dua bahasa yaitu bahasa Inggris dan bahasa Indonesia. Website Bank disertai sistem navigasi yang simpel sehingga memudahkan pengunjungnya dalam mencari informasi. Data dan informasi yang ditampilkan senantiasa diperbaharui secara berkala atau setiap kali ada perubahan, selain untuk memenuhi ketentuan peraturan juga menerapkan salah satu prinsip GCG yaitu keterbukaan.

Pada website Bank, terdapat beberapa kanal utama, antara lain:

1. Beranda
2. Tentang BAGI
3. Produk dan Layanan
4. Hubungan Investor
5. Berita
6. Aset
7. Karier
8. Hubungi Kami

Dengan tersedianya situs web Bank sebagai sarana keterbukaan informasi tentang Bank, diharapkan akan meningkatkan kepercayaan masyarakat luas dan Pemegang Saham.

*As regulated in the Financial Services Authority Regulation No. 8/POJK.04/2015 on the Websites of Issuers or Public Companies, Bank Artha Graha Internasional has a website at [www.arthagraha.com](http://www.arthagraha.com).*

*This website is used as a tool to promote products or services offered by the Bank with attractive designs presented in two languages: English and Indonesian Language. The Bank's Website has a simple navigation system to make it easier for visitors to look for information. Data and information presented here are updated regularly or when any change is made. In addition to fulfilling the regulation, this website also shows the implementation of GCG principles, which is transparency.*

*On the Bank's website, there are some main channels, including:*

1. Home
2. About BAGI
3. Products and Services
4. Investor Relations
5. News
6. Assets
7. Career
8. Contact Us

*With the Bank's website as a medium of information disclosure about the Bank, the trust from the public and Shareholders is expected to increase.*





## Peta Jaringan Bisnis dan Wilayah Operasi

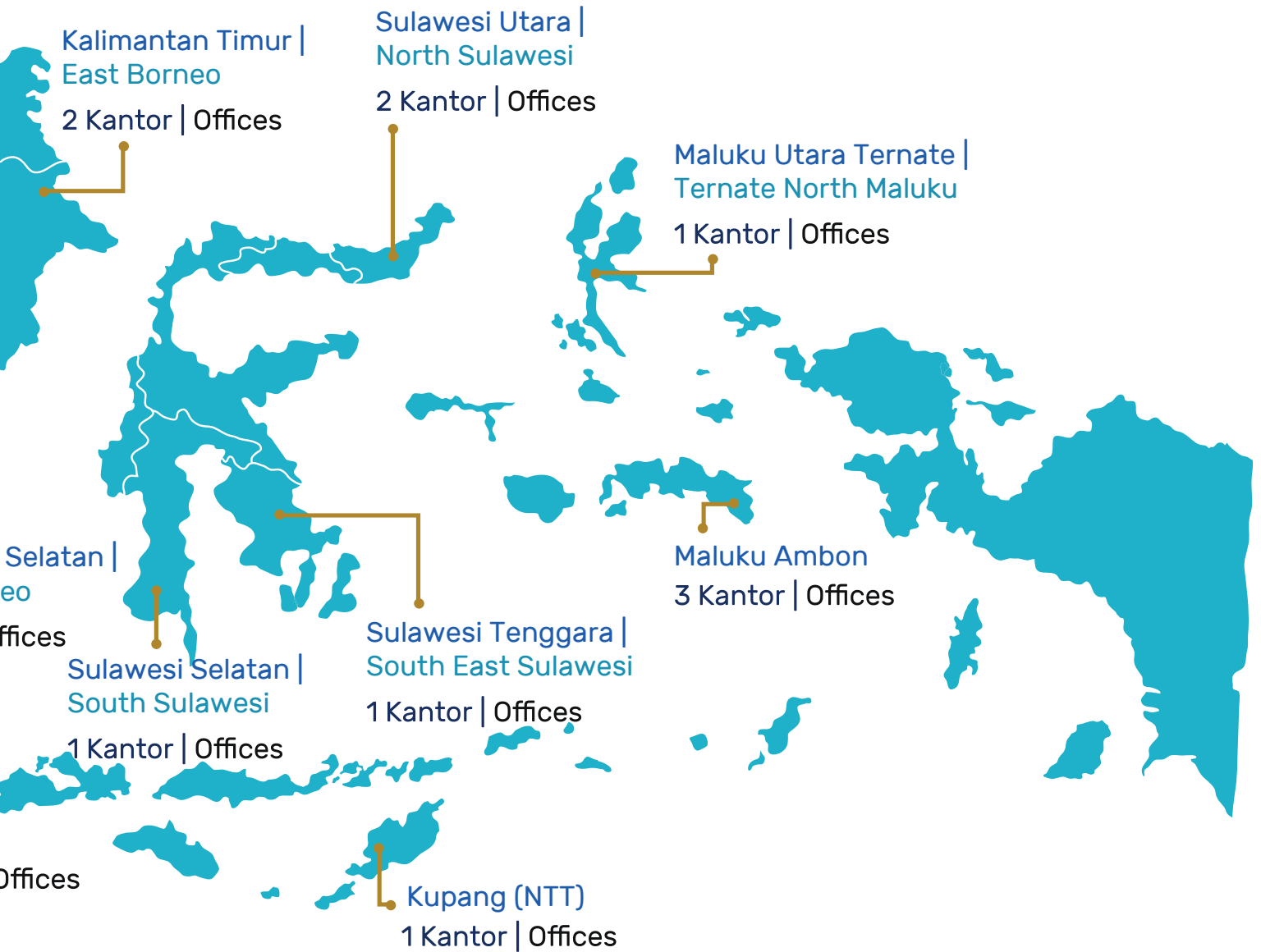
*Maps of The Business Network and Operational Area*



Jumlah Kantor Berdasarkan Wilayah  
*Number of Office by Area*



**67** Kantor  
Offices





## JUMLAH KANTOR BERDASARKAN WILAYAH

## NUMBER OF OFFICES BASED ON AREA

| Area<br>Area                                  | KC<br>BO | KCP<br>SBO | Kegiatan Pelayanan<br>Kas<br>Cash Services Activities |                    | KC<br>BO | KCP<br>SBO | ATM<br>ATM's |     | Jumlah<br>Total |
|-----------------------------------------------|----------|------------|-------------------------------------------------------|--------------------|----------|------------|--------------|-----|-----------------|
|                                               |          |            | Payment<br>Point                                      | Mobile<br>Terminal |          |            | PP           | OFF |                 |
| DKI Jakarta                                   | 6        | 21         |                                                       | 1                  | 7        | 23         | -            | 19  | 49              |
| Jawa Barat<br>West Java                       | 4        | 7          |                                                       | -                  | 4        | 7          | -            | 15  | 26              |
| Banten                                        | -        | 2          | -                                                     | -                  | -        | 2          | -            | 3   | 5               |
| 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   | 4               |
| Kepulauan Riau<br>Riau Islands                | 1        | -          | -                                                     | -                  | 1        | -          | -            | 1   | 2               |
| Jambi                                         | 1        | -          | -                                                     | -                  | 1        | -          | -            | -   | 1               |
| Kepulauan Babel<br>Babel Islands              | 1        | -          | -                                                     | -                  | 1        | -          | -            | -   | 1               |
| Lampung                                       | 1        | -          | -                                                     | -                  | 1        | -          | -            | -   | 1               |
| Kalimantan Timur<br>East Borneo               | 2        | -          | -                                                     | -                  | 2        | -          | -            | -   | 2               |
| Kalimantan Barat<br>West Borneo               | 1        | -          | -                                                     | -                  | 1        | -          | -            | 4   | 5               |
| Kalimantan<br>Selatan<br>South Borneo         | 1        | -          | -                                                     | -                  | 1        | -          | -            | -   | 1               |
| Sulawesi Selatan<br>South Sulawesi            | 1        | -          | -                                                     | -                  | 1        | -          | -            | -   | 1               |
| Sulawesi Utara<br>North Sulawesi              | 2        | -          | -                                                     | -                  | 2        | -          | -            | -   | 2               |
| Sulawesi<br>Tenggara<br>Southeast<br>Sulawesi | 1        | -          | -                                                     | -                  | 2        | -          | -            | 1   | 3               |



| Area<br>Area                                       | KC<br>BO | KCP<br>SBO | Kegiatan Pelayanan<br>Kas<br>Cash Services Activities |                    | ATM<br>ATM's |            |    |     | Jumlah<br>Total |
|----------------------------------------------------|----------|------------|-------------------------------------------------------|--------------------|--------------|------------|----|-----|-----------------|
|                                                    |          |            | Payment<br>Point                                      | Mobile<br>Terminal | KC<br>BO     | KCP<br>SBO | PP | OFF |                 |
| Kupang (NTT)                                       | 1        | -          | -                                                     | -                  | 1            | -          | -  | 1   | 2               |
| Maluku Utara<br>Ternate<br>Ternate North<br>Maluku | 1        | -          | -                                                     | -                  | 1            | -          | -  | -   | 1               |
| Maluku Ambon                                       | 1        | 2          | -                                                     | -                  | 1            | 2          | -  | 1   | 4               |
| Jumlah<br>Total                                    | 32       | 35         | -                                                     | 1                  | 36           | 38         | -  | 57  | 131             |

## JUMLAH KANTOR BERDASARKAN JENIS KANTOR

## NUMBER OF OFFICES BASED ON THE TYPE OF OFFICES

| Jenis Kantor<br>Type of Office                    | 2022 | 2021 | 2020 | 2019 | 2018 |
|---------------------------------------------------|------|------|------|------|------|
| Kantor Cabang<br>Branch Office                    | 32   | 32   | 32   | 33   | 34   |
| Kantor Cabang Pembantu<br>Sub Branch Office       | 35   | 36   | 40   | 54   | 58   |
| Kantor Kas<br>Cash Office                         | -    | -    | 2    | 4    | 8    |
| Kegiatan Pelayanan Kas   Cash Services Activities |      |      |      |      |      |
| Payment Point                                     | -    | -    | 6    | 7    | 9    |
| Mobile Terminal                                   | 1    | 1    | 1    | 1    | 1    |
| ATM   ATM's                                       |      |      |      |      |      |
| On Premises                                       | 74   | 72   | 80   | 97   | 106  |
| Off Premises                                      | 57   | 46   | 44   | 50   | 43   |
| Jumlah ATM   Total ATM's                          | 131  | 118  | 124  | 147  | 149  |
| Jumlah   Total                                    | 199  | 187  | 205  | 246  | 259  |



## ALAMAT KANTOR CABANG, KANTOR CABANG PEMBANTU

## ADDRESSES OF BRANCH OFFICES, SUB-BRANCH OFFICES

| Kantor Cabang<br>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   <i>South Jakarta</i><br>12190    | Jl. Matraman Raya No. 38<br>Jakarta Timur   <i>East Jakarta</i> 13150                                                                                    | Jl. Melawai Raya<br>Blok B III No. 194<br>Jakarta Selatan   <i>South Jakarta</i><br>12160                                                                   | Jl. Siliwangi No. 2<br>RT 01 RW 011 Bondongan,<br>Bogor Selatan   <i>South Bogor</i> ,<br>Bogor<br>Jawa Barat   <i>West Java</i> 16131                       |
| KC - Artha Gading + ATM                                                                                                                              | KC - Pangeran Jayakarta +<br>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   <i>North Jakarta</i><br>14240 | Jl. Pangeran Jayakarta<br>No. 115<br>Jakarta Pusat   <i>Central Jakarta</i><br>10730                                                                     | Jl. Suryopranoto No. 1-9<br>Jakarta Pusat   <i>Central Jakarta</i><br>10160                                                                                 | Jl. Laksamana Malahayati<br>E/161, Teluk Betung<br>Bandar Lampung 35224                                                                                      |
| KC - Bandung Asia Afrika +<br>ATM                                                                                                                    | KC - Cirebon Kartini + ATM                                                                                                                               | KC - Semarang Pandanaran<br>+ ATM                                                                                                                           | KC - Solo + ATM                                                                                                                                              |
| Jl. Asia Afrika No. 123 A<br>Bandung 40112                                                                                                           | Jl. RA Kartini No. 3<br>Kejaksaan<br>Cirebon 45123                                                                                                       | Jl. Pandanaran No. 103<br>Semarang 50243                                                                                                                    | Jl. Brigjen Slamet Riyadi<br>No. 202 Timuran<br>Banjarsari, Solo<br>Jawa Tengah   <i>Central Java</i> 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>Air Hitam, Payung Sekaki,<br>Pekanbaru, 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>KOBA) KM 5 No. 1 Dul,<br>Pangkalan Baru, Bangka Tengah,<br>Pangkal Pinang, Bangka Belitung<br>33684 | Jl. Sultan Abdurrahman<br>No. C 5-6 Parit Tokaya,<br>Pontianak Selatan   <i>South</i><br><i>Pontianak</i><br>Kalimantan Barat   <i>West Borneo</i><br>78121 | Ruko Permata Kaltim<br>Jl. Pahlawan No. 20-22<br>Samarinda, Kalimantan Timur   <i>East</i><br><i>Borneo</i> 75123                                            |
| KC - Banjarmasin + ATM                                                                                                                               | KC - Balikpapan + ATM                                                                                                                                    | KC - Surabaya Karet + ATM                                                                                                                                   | KC - Bali Diponegoro + ATM                                                                                                                                   |
| Jl. Lambung Mangkurat<br>No. 54 Kertak Baru Ilir,<br>Banjarmasin Tengah,<br>Kalimantan Selatan   <i>South Borneo</i><br>70111                        | Jl. Marsma R Iswahyudi<br>No. 28 F & G Sungai Nangka,<br>Balikpapan Selatan,<br>Kalimantan Timur   <i>East Borneo</i><br>76114                           | Jl. Karet No. 64 Surabaya,<br>Jawa Timur   <i>East Java</i> 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 +<br>ATM                                                                                                                           | KC - Cikarang + ATM                                                                                                                                          |
| Jl. Jend Sudirman RT.008 RW.002<br>Kuanino, Kotaraja<br>Kupang 85111                                                                                 | Jl. H Abdullah Silondae<br>No. 83 Korumba, Mandonga,<br>Kendari, Sulawesi Tenggara  <br><i>Southeast Sulawesi</i><br>93114                               | Jl. Jendral Ahmad Yani<br>No. 35 ABCD<br>Makassar,<br>Sulawesi Selatan   <i>South Sulawesi</i><br>90174                                                     | Komp Ruko KUSUKA<br>Jl. Raya Industri Cikarang<br>Cibarusah No. 78 Blok I/M & I/L,<br>Sukaresmi,<br>Cikarang Selatan   <i>South Cikarang</i><br>Bekasi 17530 |
| KC - Ternate + ATM                                                                                                                                   | KC - Manado Sam Ratulangi<br>+ ATM                                                                                                                       | KC - Bitung + ATM                                                                                                                                           | KC - Diponegoro, Ambon +<br>ATM                                                                                                                              |
| Jl. Pahlawan Revolusi No. 50<br>Gamalama<br>Ternate<br>Maluku Utara   <i>North Maluku</i><br>97721                                                   | Jl. Sam Ratulangi No. 3<br>Manado<br>Sulawesi Utara   <i>North Sulawesi</i><br>95111                                                                     | Jl. Ir Soekarno No. 78<br>Bitung Timur<br>Bitung,<br>Sulawesi Utara   <i>North Sulawesi</i><br>95522                                                        | Jl. Diponegoro SK III/33<br>Ahusen, Sirimau<br>Ambon 97127                                                                                                   |





| Kantor Cabang Pembantu<br>Sub-Branch Offices                                                                                                                                     |                                                                                                                                                                                        |                                                                                                                                                 |                                                                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| KCP - Kwitang + ATM                                                                                                                                                              | KCP Tzu Chi + ATM                                                                                                                                                                      | KCP - Pantai Indah Kapuk + 2 ATM                                                                                                                | KCP - Mangga Dua Harco + ATM                                                                                                                                                      |
| Jl. Kwitang Raya No. 24 – 26<br>Jakarta Pusat   <i>Central Jakarta</i><br>10420                                                                                                  | Gedung Yayasan Buddha Tzu Chi Indonesia<br>Jl. Boulevard Raya No. 15<br>Pantai Indah Kapuk<br>Jakarta Utara   <i>North Jakarta</i><br>14460                                            | ASG Headquarter, GF 01 Unit D<br>Jl. Pantai Indah Kapuk Boulevard,<br>Kamal Muara, Penjaringan<br>Jakarta Utara   <i>North Jakarta</i><br>14470 | Komplek Mangga Dua Plaza<br>Blok B No. 1<br>Jl. Mangga Dua Raya<br>Jakarta Pusat   <i>Central Jakarta</i><br>10730                                                                |
| KCP - Sunter + ATM                                                                                                                                                               | KCP - Bursa Efek Indonesia (BEI) + 2 ATM                                                                                                                                               | KCP - Tanah Abang + ATM                                                                                                                         | KCP – Mall Of Indonesia                                                                                                                                                           |
| Jl. Sunter Agung Utara Raya<br>Komplek BAP<br>Blok A 36D No. 55<br>Sunter Agung Podomoro<br>Jakarta Utara   <i>North Jakarta</i><br>14350                                        | Gedung BEI Tower 1<br>Lt. Dasar Unit GF 13<br>Jl. Jenderal Sudirman<br>Kav. 52-53<br>Jakarta Selatan   <i>South Jakarta</i><br>12190                                                   | Komplek Ruko Tekstil Tanah Abang<br>Bukit Blok D 36 No. 20<br>Jl. KH Fachrudin Tanah Abang<br>Jakarta Pusat   <i>Central Jakarta</i><br>10250   | Lt. Lower Ground Mall Of Indonesia,<br>Jl. Boulevard<br>Barat Raya Kelapa Gading<br>Jakarta Utara   <i>North Jakarta</i><br>14240                                                 |
| KCP - Hotel Borobudur + 3 ATM                                                                                                                                                    | KCP – The Villas                                                                                                                                                                       | KCP - Gading Serpong + ATM                                                                                                                      | KCP - Bintaro + ATM                                                                                                                                                               |
| Jl. Lapangan Banteng Selatan No. 1<br>Jakarta Pusat   <i>Central Jakarta</i><br>10710                                                                                            | Lt. Dasar Club House, The Villas<br>Kelapa Gading Square<br>Jl. Boulevard Barat Raya<br>Kelapa Gading<br>Jakarta Utara   <i>North Jakarta</i><br>14240                                 | Komp Ruko Alexandrite<br>Blok ALX 3/11, Jl. Boulevard<br>Raya Gading Serpong<br>Tangerang 15180                                                 | Jl. Bintaro Utama III A<br>Blok A No. 12 Bintaro Jaya<br>Sektor III A, Pondok Aren<br>Tangerang Selatan   <i>South Tangerang</i><br>15225                                         |
| KCP Menara Global + 2 ATM                                                                                                                                                        | KCP – Kantor Pemasaran Bukit Golf Mediterania                                                                                                                                          | KCP - Cinere + ATM                                                                                                                              | KCP - Cipanas + ATM                                                                                                                                                               |
| Gedung Menara Global<br>Jl. Jenderal Gatot Subroto<br>Kav. 27 GF Suite B<br>Kuningan Timur, Setiabudi<br>Jakarta Selatan   <i>South Jakarta</i><br>12950                         | Jl. Pantai Indah Barat No. 1,<br>Pantai Indah Kapuk<br>Jakarta Utara   <i>North Jakarta</i><br>14470                                                                                   | Jl. Cinere Raya Blok M No. 82<br>Cinere Limo, Sawangan, Depok<br>Jawa Barat   <i>West Java</i><br>16514                                         | Jl. Raya Cipanas KM 81,2<br>Lobby Palace Hotel Cipanas,<br>Cianjur<br>Jawa Barat   <i>West Java</i><br>43252                                                                      |
| KCP - Greenville + ATM                                                                                                                                                           | KCP Wiladatika + ATM                                                                                                                                                                   | KCP - Kopi + ATM                                                                                                                                | KCP - Puri Indah + ATM                                                                                                                                                            |
| Jl. Mangga Raya<br>Unit 21 A No. 7 Greenville<br>Jakarta Barat   <i>West Jakarta</i><br>11510                                                                                    | Commercial Building The Wiladatika<br>Residence Lt. 1, Jl. Raya Lapangan<br>Tembak RT 003 RW 010 Kelapa Dua<br>Wetan, Ciracas, Cibubur<br>Jakarta Timur   <i>East Jakarta</i><br>13730 | Jl. Kopi No. 2<br>Jakarta Barat   <i>West Jakarta</i><br>11230                                                                                  | Komplek Ruko Sentra Niaga<br>Puri Indah<br>Jl. Puri Indah Raya Blok T6<br>No. 25 Kembangan Selatan   <i>South Kembangan, Jakarta Barat</i>   <i>West Jakarta</i><br>11610         |
| KCP - Ujung Menteng + ATM                                                                                                                                                        | KCP - Mangga Besar + ATM                                                                                                                                                               | KCP - Cokroaminoto + ATM                                                                                                                        | KCP - Taman Palem + ATM                                                                                                                                                           |
| Gedung Electronic City<br>Jl Raya Bekasi KM. 26 No. 29<br>RT 006 RW 002<br>Ujung Menteng, Cakung<br>Jakarta Timur   <i>East Jakarta</i><br>13960                                 | Jl. Mangga Besar Raya<br>No. 104<br>Jakarta Pusat   <i>Central Jakarta</i><br>10740                                                                                                    | Jl. HOS Cokroaminoto No. 40<br>Menteng<br>Jakarta Pusat   <i>Central Jakarta</i><br>10350                                                       | Komplek Perumahan<br>Taman Palem Lestari<br>Jl. Boulevard Blok D1 No.19,<br>Cengkareng Barat   <i>West Cengkareng, Cengkareng</i><br>Jakarta Barat   <i>West Jakarta</i><br>11790 |
| KCP - Mangga Dua Pasar Pagi + ATM                                                                                                                                                | KCP – Sekolah Santo Aloysius                                                                                                                                                           | KCP - Karawang + ATM                                                                                                                            | KCP - Bandung BKR + ATM                                                                                                                                                           |
| Gedung Pusat Grosir Pasar Pagi<br>Mangga Dua Lt. 3   <i>3<sup>rd</sup> Floor</i><br>Blok D No. 1A<br>Jl. Arteri Mangga Dua Raya<br>Jakarta Utara   <i>North Jakarta</i><br>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   <i>West Java</i><br>41312                                                | Jl. BKR No. 52 A-B<br>Pasirluyu, Regol<br>Bandung 40254                                                                                                                           |



| Kantor Cabang Pembantu<br>Sub-Branch Offices                                                                                 |                                                                                                                                     |                                                                                                                                              |                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| KCP - Bandung Raya<br>Sudirman + ATM                                                                                         | KCP - Medan Cemara Asri +<br>2 ATM                                                                                                  | KCP - Bali Kuta + ATM                                                                                                                        | KCP - Ambon Mardika + ATM                                                                                            |
| 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                                      | Komplek Pertokoan Mardika<br>Blok D/3 No. 1 & 2,<br>Jl. Pantai Mardika Rijali, Sirimau<br>Ambon 97123                |
| KCP Langgur + ATM                                                                                                            | KCP - Surabaya HR<br>Muhammad + ATM                                                                                                 | KCP Subang + 2 ATM                                                                                                                           |                                                                                                                      |
| Jl. Jend Sudirman Ohoi<br>Langgur, Kei Kecil<br>Maluku Tenggara   <i>Southeast<br/>Maluku</i> 97611                          | Pertokoan Surya Inti I Blok. B-6<br>Jl. H.R. Muhammad Pradah<br>Kalikendal, Surabaya 60189                                          | Perumahan Subang Green<br>City, Ruko Entrance No. 1 - 2<br>Jl. Raya Cinangsi<br>Cibogo, Subang<br>Jawa Barat   <i>West Java</i> 41285        |                                                                                                                      |
| ATM Off Premises<br>ATM Off Premises                                                                                         |                                                                                                                                     |                                                                                                                                              |                                                                                                                      |
| Discovery Kartika Plaza Hotel<br>(DKHP) Kuta Bali<br>(2 ATM)                                                                 | Brastagi Supermarket                                                                                                                | Brastagi Tiara Convention                                                                                                                    | Capital Building                                                                                                     |
| Lobby Discovery Kartika<br>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<br>(2 ATM)                                                                                          | Mitra Aneka Rezeki 2                                                                                                                | Mitra Aneka Rezeki 4                                                                                                                         | Hollywood Square                                                                                                     |
| Perkebunan<br>Jl. Lingkar Pendaras 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   <i>Southeast<br/>Sulawesi</i> 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   <i>South<br/>Tangerang</i>   | 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   <i>West Java</i> 41362 | District 8 SCBD (Lot 13)<br>Jl. Jenderal Sudirman<br>Kav. 52-53<br>Jakarta Selatan   <i>South Jakarta</i>                           | 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 |
| Gedung Artha Graha B1                                                                                                        | Tower A Lot 18 SCBD                                                                                                                 | Mall Artha Gading I                                                                                                                          | Discovery Hotel & Convention<br>Center                                                                               |
| SCBD Jl. Jend. Sudirman<br>Kav. 52-53<br>Jakarta Selatan   <i>South Jakarta</i><br>12190                                     | Jl. Jenderal Sudirman<br>Kav. 52-53 Lot. 18                                                                                         | Mall Artha Gading<br>ATM Center Lantai Dasar   <i>Ground<br/>Floor</i><br>Jl. Boulevard Artha Gading<br>Jakarta Utara   <i>North Jakarta</i> | Jl. Lodan Timur No. 7<br>Taman Impian Jaya Ancol                                                                     |



| ATM Off Premises<br>ATM Off Premises                                                                                                                               |                                                                                                                                                       |                                                                                                                                                    |                                                                                                                                                                                                               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Fresh Market - Bukit Golf Mediterania                                                                                                                              | Sport Club PIK FIT                                                                                                                                    | Rumah Duka Sentosa Gatot Subroto                                                                                                                   | The Mansion                                                                                                                                                                                                   |
| ATM Center - Fresh Market<br>Jl. Pantai Indah Kapuk Boulevard<br>Jakarta Utara   <i>North Jakarta</i>                                                              | Jl. Raya Pantai Indah Kapuk Bukit Golf Mediterania<br>Pantai Indah Kapuk<br>Jakarta Utara   <i>North Jakarta</i>                                      | Jl. Abdul Rachman Saleh No. 24<br>Jakarta Pusat   <i>Central Jakarta</i>                                                                           | Tower Jasmine, Capillano<br>ATM Center Apartemen<br>The Mansion at Dukuh Golf Kemayoran, Kompleks Kemayoran Blok D4-1/2<br>Pademangan Timur, Pademangan<br>Jakarta Utara   <i>North Jakarta</i><br>14410      |
| Ancol Beach City Mall                                                                                                                                              | Metro Indah Mall Bandung                                                                                                                              | Sinar Bangunan Building Center                                                                                                                     | RSK Bedah Cinta Kasih Tzu Chi PIK                                                                                                                                                                             |
| Taman Impian Jaya Ancol<br>Pantai Carnaval, Kota Tua, Ancol, Pademangan<br>Jakarta Utara   <i>North Jakarta</i><br>14430                                           | ATM Center MIM GF No. 2<br>Kawasan Niaga MTC<br>Jl. Soekarno Hatta 590<br>Bandung 40286                                                               | Jl. Bundaran PU, Tuak Daun Merah (TDM) Oe Bufo<br>Kupang                                                                                           | Jl. Kamal Raya Outer Ring<br>Road Rusun Bumi Citra<br>Idaman Cengkareng Timur, Cengkareng, Jakarta Barat   <i>West Jakarta</i>                                                                                |
| Industri Gula Nusantara                                                                                                                                            | Tzu Chi Hospital PIK                                                                                                                                  | Alana Hotel                                                                                                                                        | PT Samudera Indo Sejahtera Tual                                                                                                                                                                               |
| Jl. Soekarno Hatta KM 6<br>Cepiring Kendal Cepiring Timur, Kendal Jawa Tengah   <i>Central Java</i> ,<br>51352                                                     | Jl. Pantai Indah Kapuk Boulevard RT. 004 RW. 003<br>Kamal, Muara Penjaringan, Jakarta Utara   <i>North Jakarta</i><br>14470                           | Jl. Ir. H. Juanda No. 76<br>Sentul City Bogor<br>Jawa Barat   <i>West Java</i> 16810                                                               | Desa Ngadi, Kecamatan Pulau Dullah Utara<br>Kota Tual                                                                                                                                                         |
| Gedung Elysee                                                                                                                                                      | Gedung Mitra                                                                                                                                          | Bellezza                                                                                                                                           | LV 8 Resort Hotel Bali                                                                                                                                                                                        |
| Jl. Jend Sudirman Kav. 52-53 (SCBD) Lot. 21<br>Jakarta Selatan   <i>South Jakarta</i>                                                                              | ATM Center Mitra<br>Building GF7, Jl. Jend. Gatot Subroto Kav. 21<br>Jakarta Selatan   <i>South Jakarta</i><br>12930                                  | ATM Center Lt. 2<br>Tower Bellezza Arcade Mall & Office Work, Jl. Letjen Soepeno No. 34, Arteri<br>Jakarta Selatan   <i>South Jakarta</i><br>12210 | Jl. Pantai Berawa No. 100<br>XX Canggu Tibubeneng Kuta Utara Kab. Badung<br>Denpasar, Bali                                                                                                                    |
| Discovery Shopping Mall - Kuta                                                                                                                                     | Mitra Aneka Rezeki Palembang 1 & 2 (2 ATM)                                                                                                            | Kiara Artha Park                                                                                                                                   | UBP Karawang                                                                                                                                                                                                  |
| Discovery Shopping Mall Kuta (Lantai 3), Jl. Kartika Plaza, Kuta, Badung<br>Bali 80361                                                                             | Jl. Palembang Jambi KM. 53<br>Palembang 30958                                                                                                         | ATM Center Jl. Banten, Kebonwaru, Kec. Batununggal, Kota Bandung<br>Jawa Barat   <i>West Java</i> 40272                                            | Jl. HS Ronggowaluyo, Telukjambe Timur<br>Karawang                                                                                                                                                             |
| PT. CCH Indonesia 1&2 (2 ATM)                                                                                                                                      | PT Baja Perkasa Sentosa                                                                                                                               | Gedung YLPI Pesantren Buntet ke -2                                                                                                                 | Cimanggis Golf Estate                                                                                                                                                                                         |
| Jl. Desa Giri Asih No. 16<br>Bandung                                                                                                                               | Jl. Gorda KM. 4 No 20<br>Cikande, Maja Julang, Kibin<br>Serang                                                                                        | Gedung YLPI, Pesantren Desa Mertapada Kulon, Astanajapura<br>Cirebon                                                                               | Jl. Cimanggis Boulevard,<br>Tapos Depok                                                                                                                                                                       |
| PT Yuzu Indonesia                                                                                                                                                  | Artha Industrial Hill                                                                                                                                 | Roti Okeke                                                                                                                                         | PP 28                                                                                                                                                                                                         |
| Kawasan Industri Newton Techno Park<br>Jl. Jati 1 Blok J 5 No. 05<br>Lippo Cikarang 17550                                                                          | Jl. Trans Heksa Karawang Ciketing II, Wanakerta, Telukjambe Barat, Karawang<br>Jawa Barat   <i>West Java</i> 41361                                    | Jl. Raya Cipanas No. 416<br>Cipendawa, Pacet, Cianjur<br>Jawa Barat   <i>West Java</i> 43253                                                       | Jl. Pasir Putih Raya No. 28, Ancol, Pademangan<br>Jakarta Utara   <i>North Jakarta</i>                                                                                                                        |
| ATM SGA                                                                                                                                                            | Mall Artha Gading 2                                                                                                                                   | Tiban Sekupang                                                                                                                                     | Sentral Pasar Raya (SPR) Plaza 1 & 2 (2 ATM)                                                                                                                                                                  |
| PT Bakti Artha Reksa Sejahtera<br>Jl. Agung Timur IX, Blok N1 No. 1A<br>RT. 09/RW. 11, Sunter Jaya, Tanjung Priok<br>Jakarta Utara   <i>North Jakarta</i><br>14310 | Jl. Boulevard Artha Gading Selatan No. 1<br>Lantai 2F/B1/018-019/B/003, Kelapa Gading Barat, Kelapa Gading Jakarta Utara   <i>North Jakarta</i> 14240 | Supermarket Cipta Puri Indah Komplek Pasar Cipta Puri Blok GG No. 11-16<br>Tiban Baru, Sekupang Batam<br>29424                                     | ATM Gallery Lantai Lower Ground<br>Sentral Pasar Raya (SPR) Plaza<br>Jl. Prof. M. Yamin (ex Terminal Goan Hoat)<br>RT. 01/RW. 04,<br>Kampung Jao, Padang Barat<br>Padang, Sumatra Barat   <i>West Sumatra</i> |





# 04

## Analisis dan Pembahasan Manajemen

*Management  
Discussion and Analysis*

Penerapan strategi yang fokus pada kekuatan internal dan pengembangan inovasi layanan mampu mengantarkan Bank Artha Graha Internasional meraih kinerja yang baik di tahun 2022.

*The implementation of strategies that focus on internal strengths and the development of service innovations successfully led Bank Artha Graha Internasional to achieve a positive performance in 2022.*





# Tinjauan Ekonomi dan Industri

## Economic and Industrial Overview



### ANALISA EKONOMI GLOBAL

Belum sepenuhnya pulih dari dampak pandemi COVID-19, ekonomi global kembali menghadapi tantangan yang tidak ringan. Konflik geopolitik yang terjadi di beberapa kawasan, yang puncaknya ditandai dengan pecahnya perang Rusia dan Ukraina yang berkepanjangan telah menyebabkan terjadinya gangguan rantai pasok global. Hal ini salah satunya disebabkan melonjaknya harga komoditas energi, khususnya minyak bumi dan gas, karena jumlah pasokan yang berkurang.

Melonjaknya harga komoditas energi berdampak sangat besar karena sebagian besar negara tengah gencar mendorong peningkatan produksi yang sebelumnya tertahan akibat pandemi COVID-19. Akibatnya, laju produksi kembali melandai. Dalam kondisi tersebut, banyak negara yang mengambil kebijakan untuk mengurangi volume ekspor untuk mencukupi kebutuhan dalam negeri, sehingga rantai pasok global secara umum mengalami distrupsi.

### GLOBAL ECONOMIC ANALYSIS

*Not yet fully recovered from the impact of the COVID-19 pandemic, the global economy is facing another set of severe challenges. Geopolitical conflicts in several regions, culminating in the war between Russia and Ukraine, have caused global supply chain disruptions. It is partly due to the soaring prices of energy commodities, especially oil and gas, due to reduced supply.*

*The increase in energy commodity prices impacts greatly because most countries aggressively encourage increased production, which was previously held back due to the COVID-19 pandemic. As a result, the production rate has slowed down again. Under these conditions, many countries have made policies to reduce export volumes to meet domestic demands, resulting in the disruption of general global supply chains.*



Distrupsi rantai pasok telah membuat harga barang melonjak, sehingga mendorong peningkatan inflasi secara global. Lembaga Dana Moneter Internasional (IMF) dalam laporan *World Economic Outlook* yang diterbitkan pada Januari 2023 memprediksi tingkat inflasi global tahun 2022 mencapai 8,8%, naik hampir dua kali lipat dibandingkan tahun 2021 yang sebesar 4,7%.

Merespon kondisi tersebut, bank sentral di berbagai negara mengambil kebijakan untuk menaikkan tingkat suku bunga acuan. Bank Sentral Amerika Serikat (*The Fed*) misal, sepanjang tahun 2022 (hingga November 2022) tercatat telah menaikkan tingkat suku bunga sebanyak 7 (tujuh) kali berturut-turut menjadi 4,25%. Artinya, sepanjang tahun 2022, suku bunga *The Fed* telah naik 425 bps, karena pada akhir tahun 2021 suku bunga *The Fed* tercatat sebesar 0%.

Peningkatan suku bunga kebijakan *The Fed* ditengah ketidakpastian kondisi global mengakibatkan apresiasi US Dolar terhadap berbagai mata uang, tidak terkecuali Rupiah. Rata-rata kurs Rupiah sebesar Rp14.874 per US Dolar selama 2022, mengalami pelemahan sekitar 3.9% dibanding rata-rata kurs sebesar Rp14.297 per US Dolar selama 2021.

## ANALISA EKONOMI INDONESIA

Ekonomi Indonesia juga terkena dampak dari berbagai gejolak yang terjadi di tingkat global. Namun demikian, dengan fundamental ekonomi yang cukup kuat dan didukung pasar yang besar serta kekayaan alam yang melimpah, ekonomi Indonesia masih dapat tumbuh dengan cukup baik di tahun 2022, yaitu sebesar 5,31%, lebih tinggi dibandingkan tahun sebelumnya sebesar 3,70%.

Pertumbuhan ekonomi yang cukup tinggi di 2022 terutama dikontribusikan oleh peningkatan konsumsi rumah tangga yang sebelumnya tertahan selama COVID-19. Selain itu, pertumbuhan ekonomi Indonesia juga ditopang oleh kinerja ekspor yang sangat baik sehingga secara umum neraca perdagangan Indonesia mengalami surplus sebesar USD54,46 miliar. Pencapaian tersebut tercatat sebagai yang tertinggi sepanjang sejarah.

*Supply chain disruptions have caused the price of goods to increase, leading to global inflation. The International Monetary Fund (IMF), in its World Economic Outlook report published in January 2023, predicts the global inflation rate in 2022 to reach 8.8%, almost double that of 2021 at 4.7%.*

*Responding to these conditions, central banks in various countries made policies to raise the benchmark interest rate. For example, throughout 2022 (until November 2022), the Central Bank of the United States (The Fed) has recorded 7 (seven) consecutive increased interest rates to 4.25%. It means that throughout 2022, the Fed's interest rate has increased by 425 bps because, at the end of 2021, the Fed's interest rate was recorded at 0%.*

*The Fed's policy rate increases amidst uncertain global conditions resulted in the appreciation of the US Dollar against various currencies, and the Rupiah was no exception. The average Rupiah exchange rate in 2022 was IDR14,874 per US Dollar, depreciating by around 3.9% compared to the average exchange rate of IDR14,297 per US Dollar in 2021.*

## INDONESIAN ECONOMIC ANALYSIS

*Indonesia's economy has also been affected by various global turmoil. However, with strong economic fundamentals and supported by a large market and abundant natural resources, Indonesia's economy could still grow quite well in 2022, at 5.31%, higher than the previous year at 3.70%.*

*The high economic growth in 2022 was mainly contributed by increased household consumption that was previously restrained during COVID-19. In addition, Indonesia's economic growth was also supported by excellent export performance. Therefore, Indonesia's trade balance generally experienced a surplus of USD54.46 billion. This achievement was recorded as the highest one in history.*



Perbaikan ekonomi nasional juga tercermin pada kinerja berbagai lapangan usaha dan seluruh wilayah yang tetap baik. Hal tersebut didorong oleh perbaikan permintaan domestik sejalan dengan terus meningkatnya mobilitas dan berlanjutnya penyelesaian Program Strategis Nasional (PSN).

Namun demikian, tingkat inflasi Indonesia tahun 2022 meningkat cukup signifikan menjadi 5,51% dari tahun sebelumnya sebesar 1,87%. Hal ini salah satunya disebabkan oleh kenaikan harga bahan bakar minyak bersubsidi yang dilakukan Pemerintah pada September 2022 akibat melonjaknya harga minyak mentah dunia sebagai dampak dari perang Rusia dan Ukraina. Selain itu, ketergantungan Indonesia pada impor gandum, kedelai, daging, farmasi, energi, dan mesin berteknologi tinggi juga berdampak pada naiknya inflasi.

Untuk menekan laju inflasi, Bank Indonesia (BI) mengambil kebijakan untuk menaikkan tingkat suku bunga acuan atau BI 7-Day Reverse Repo Rate (BI7DRR) dengan cukup agresif dari 3,50% di akhir tahun 2021 menjadi 5,50% di akhir tahun 2022 untuk memastikan inflasi inti ke depan kembali ke dalam sasaran  $3 \pm 1\%$ .

Pemerintah terus berupaya untuk menjaga pertumbuhan ekonomi nasional salah satunya melalui program Pemulihan Ekonomi Nasional (PEN). Tahun 2022, Pemerintah mengalokasikan anggaran PEN menjadi Rp455,6 triliun yang dibagi dalam 3 kluster, yaitu penanganan kesehatan, perlindungan sosial dan penguatan ekonomi. Dari ketiga program itu, penguatan ekonomi memiliki pos anggaran terbesar, yakni Rp178,3 triliun yang sebagian peruntukannya untuk dukungan UMKM.

Tahun 2022 UMKM diarahkan untuk mempercepat pemulihan dan penyerapan tenaga kerja, mitigasi dampak *scarring effect* dari pandemi dan menciptakan pemulihan ekonomi yang inklusif. Kinerja tersebut akan ditopang penguatan investasi dan ekspor serta kelanjutan pemulihan konsumsi masyarakat.

*The improvement in the national economy was also reflected in the performance of various business fields and all regions that remained good. It was supported by improved domestic demand, which aligns with the increasing mobility and the continued completion of the National Strategic Program (PSN).*

*However, Indonesia's inflation rate in 2022 increased significantly to 5.51% from the previous year of 1.87%. It was partly caused by the government's increase in the price of subsidized fuel oil in September 2022 due to soaring global crude oil prices due to the war between Russia and Ukraine. In addition, Indonesia's dependence on imports of wheat, soybeans, meat, pharmaceuticals, energy, and high-tech machinery also impacted inflation.*

*To suppress the inflation rate, Bank Indonesia (BI) took the policy to raise the benchmark interest rate or BI 7-Day Reverse Repo Rate (BI7DRR) quite aggressively from 3.50% at the end of 2021 to 5.50% at the end of 2022 to ensure future core inflation returns to within the target of  $3 \pm 1\%$ .*

*The government continuously strived to maintain national economic growth, one of which is through the National Economic Recovery (PEN) program of 2022. The government allocated a PEN budget of IDR455.6 trillion, divided into 3 clusters: health care, social protection, and economic strengthening. Of the three programs, economic strengthening had the largest budget post, which was IDR178.3 trillion, part of which was allocated for MSMEs support.*

*In 2022, MSMEs were directed to accelerate recovery and employment, mitigate the scarring effect of the pandemic and create an inclusive economic recovery. This performance would be supported by the strengthening of investment and exports as well as the continued recovery of public consumption.*



## ANALISA INDUSTRI PERBANKAN

Seiring dengan membaiknya perekonomian nasional, industri perbankan nasional juga menunjukkan pertumbuhan yang cukup baik. Berdasarkan data Statistik Perbankan Indonesia yang diterbitkan Otoritas Jasa Keuangan (OJK), (hingga November 2022) kredit perbankan tumbuh 11,25% (yoy) menjadi Rp6.347 triliun dari tahun sebelumnya Rp5.705 triliun. Kredit yang disalurkan industri perbankan utamanya adalah kredit modal kerja yang mencapai 45,32% dari total kredit yang disalurkan.

Pertumbuhan kredit tersebut juga dibarengi dengan peningkatan kualitas kredit yang tercermin dari turunnya rasio kredit bermasalah (NPL) dari 2,65% pada (November) 2022 menjadi 3,19% pada (November) 2021.

Pertumbuhan kredit yang cukup baik tersebut juga diimbangi oleh pertumbuhan dana pihak ketiga (DPK) yang cukup baik. Pada (November) 2022, DPK yang dihimpun industri perbankan tercatat sebesar Rp7.974 triliun, meningkat 8,89% (yoy) dari tahun sebelumnya Rp7.323 triliun. Tingkat persaingan antar bank untuk memperoleh dana masyarakat menjadi lebih ketat. Hal ini juga tercermin dari rasio pinjaman terhadap simpanan (LDR) yang meningkat dari 79,6% pada (November) 2021 menjadi 77,9% pada (November) 2022.

Secara umum, kondisi industri perbankan tahun 2022 berada dalam posisi yang sangat baik yang tercermin dari rasio kecukupan modal yang berada pada posisi 25,18%, jauh di atas ketentuan minimum. Selain itu, industri perbankan juga dapat beroperasi dengan lebih efisien dengan BOPO sebesar 77,51% pada (November) 2022 dari 82,97% pada (November) 2021, sehingga margin bunga bersih (NIM) yang dibukukan industri perbankan tumbuh menjadi 4,79% di (November) 2022 dari 4,51% di (November) 2021.

Terlepas dari kinerja yang baik yang dibukukan di tahun 2022, industri perbankan harus mengantisipasi kondisi ekonomi tahun 2023 yang diprediksi akan kembali menghadapi tantangan. Industri perbankan harus lebih teliti dalam penyaluran kredit untuk menghindari menurunnya kualitas aset.

## BANKING INDUSTRY ANALYSIS

*Along with the improvement in the national economy, the national banking industry also showed good growth. Based on Indonesian Banking Statistics data published by the Financial Services Authority (OJK), (up to November 2022) banking credit grew 11.25% (yoy) to IDR6,347 trillion from the previous year of IDR5,705 trillion. Loans disbursed by the banking industry were mainly working capital loans, which reached 45.32% of the total loans disbursed.*

*The credit growth was also accompanied by an improvement in credit quality, as reflected in a decline in the non-performing loan ratio (NPL) from 2.65% in (November) 2022 to 3.19% in (November) 2021.*

*The good credit growth was also supported by the good growth of third-party funds (DPK). In (November) 2022, the deposits collected by the banking industry were recorded at IDR7,974 trillion, increasing by 8.89% (yoy) from the previous year of IDR7,323 trillion. The level of competition between banks to obtain public funds has become tighter. It is also reflected in the loan-to-deposit ratio (LDR), which increased from 79.6% in (November) 2021 to 77.9% in (November) 2022.*

*In general, the condition of the banking industry in 2022 was in a very good position, as reflected in the capital adequacy ratio, which was at 25.18%, far above the minimum requirement. In addition, the banking industry could also operate more efficiently with a BOPO of 77.51% in (November) 2022 from 82.97% in (November) 2021, so that the net interest margin (NIM) recorded by the banking industry grew to 4.79% in (November) 2022 from 4.51% in (November) 2021.*

*Despite the good performance recorded in 2022, the banking industry must anticipate the economic conditions in 2023, which are predicted to face challenges again. The banking industry must be more careful in credit distribution to avoid declining asset quality.*



## POSISI BANK ARTHA GRAHA INTERNASIONAL DALAM INDUSTRI PERBANKAN DI INDONESIA

Bank Artha Graha Internasional merupakan satu dari 106 bank yang beroperasi di Indonesia. Saat ini, Bank Artha Graha Internasional masuk dalam KBMI 1 (Kelompok Bank berdasarkan Modal Inti), yaitu bank dengan modal inti dibawah Rp6 triliun, bersama 70 bank lainnya.

Pangsa pasar Bank di industri perbankan nasional saat ini masih relatif kecil, namun demikian, Bank Artha Graha Internasional memiliki peran yang cukup besar dalam membantu menggerakkan perekonomian melalui penyaluran kredit bagi dunia usaha, khususnya kalangan Usaha Mikro Kecil dan Menengah (UMKM) dan juga mendorong konsumsi melalui produk kredit konsumen yang ditawarkan Bank.

## BANK ARTHA GRAHA INTERNASIONAL POSITION IN THE INDONESIAN BANKING INDUSTRY

*Bank Artha Graha Internasional is one of the 106 operated banks in Indonesia. These days, Bank Artha Graha Internasional and 70 other banks are included in the KBMI 1 (Bank Group based on Tier 1 Capital), banks with a tiered capital under IDR6 trillion, along with 70 other banks.*

*The Bank's market share in the national banking industry is still relatively small. However, Artha Graha Internasional has a significant role in helping to drive the economy through credit distribution to businesses, especially Micro, Small, and Medium Enterprises (MSMEs), and encouraging consumption through consumer credit products offered by the Bank.*





# Tinjauan Operasional

## Operational Overview

Sejalan dengan semakin terkendalnya pandemi COVID-19, aktivitas ekonomi masyarakat kembali menggeliat. Industri perbankan memberikan dukungan yang penuh untuk mendorong percepatan pemulihan ekonomi. Demikian juga dengan Bank Artha Graha Internasional yang berkomitmen untuk memberikan pelayanan terbaik kepada Nasabah dan menjalankan kegiatan operasional termasuk layanan digital dengan mematuhi ketentuan yang ditetapkan oleh Regulator.

### STRATEGI PENGEMBANGAN BISNIS

Strategi pengembangan bisnis yang dijalankan Bank pada tahun 2022 adalah sebagai berikut :

- Pengembangan bisnis ke arah *digital banking* mengingat banyaknya keterbatasan *Human Capital* di *frontliners*, biaya operasional yang tinggi, pergeseran transaksi pembayaran dari *offline* menjadi *online*, pentingnya kolaborasi dengan perusahaan *Fintech* dan *e-Commerce* untuk pendanaan dan juga pembiayaan sektor mikro dan UKM;
- Melakukan *cross selling* dan *value chain financing* dengan jaringan usaha yang dimiliki AG Network dan nasabah/debitur *existing* guna menambah *customer base* Bank. Intensifikasi bisnis menggunakan sistem *closed loop* yang berisiko rendah, melihat besarnya peluang pasar ritel di 2030;
- 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*;
- Fokus pada pendanaan berbasis *mobile* yang terhubung dengan *e-Commerce*, *fintech*, *bill aggregator* dan *merchant*. Produk pendanaan seperti tabungan, produk investasi, *e-Money* dan lain-lain.

*As the COVID-19 pandemic is under control, the community's economic activity is back on track. The banking industry provides full support to encourage the acceleration of economic recovery. Likewise, Bank Artha Graha Internasional is committed to providing the best service to customers and carrying out operational activities, including digital services, in compliance with the provisions set by the Regulator.*

### BUSINESS DEVELOPMENT STRATEGY

*The business development strategy implemented by the Bank in 2022 is as follows:*

- Business development towards digital banking considering the many limitations of Human Capital in frontliners, high operational costs, shifting payment transactions from offline to online, and the importance of collaboration with Fintech and e-Commerce companies for funding and also financing the micro and SME sector;*
- Conducting cross-selling and value chain financing with business networks owned by AG Network and existing customers/debtors to increase the Bank's customer base. Business intensification using a low-risk closed loop system, considering the large retail market opportunities in 2030;*
- Additional fee-based income through commission fees, transactional banking, bill payments, sales of investment products belonging to third-parties, and collaboration with Fintech Payment & e-Commerce companies;*
- Focus on mobile-based funding connected to e-Commerce, fintech, bill aggregators and merchants. Funding products such as savings, investment products, e-Money and others.*



## ASPEK PEMASARAN

Guna mencapai sasaran pemasaran, Bank Artha Graha Internasional berupaya menjalankan usahanya dengan merumuskan strategi pemasaran produk dan layanan yang dimiliki. Strategi pemasaran mengacu pada kebijakan yang telah disusun, sehingga sejalan dengan misi Perseroan melalui pengembangan produk dan bisnis untuk mempertahankan dan meningkatkan posisi Bank Artha Graha Internasional di industri perbankan Indonesia dengan melaksanakan prinsip kehati-hatian dan kesehatan Bank melalui:

1. Mengembangkan dan menambah fitur pembayaran agi digital apps untuk mendorong nasabah aktif bertransaksi sehingga dapat menjadi salah satu bank utama (*main bank*) bagi nasabah.
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. Mengembangkan dan menambah fitur pembayaran agi digital apps untuk mendorong nasabah aktif bertransaksi baik transaksi finansial maupun non finansial sehingga dapat menjadi salah satu bank utama (*main bank*) bagi nasabah.
5. Mengoptimalkan *cross selling* produk *funding* kepada debitur konsumen, ritel dan korporasi untuk meningkatkan transaksi debitur dan akuisisi nasabah baru.
6. Aktif melakukan pengiriman informasi produk dan layanan melalui sosial media, layanan *whatsapp* serta email notifikasi ke nasabah dalam rangka meningkatkan *awareness* serta nasabah aktif baru.
7. Peningkatan efektivitas kegiatan pemasaran melalui: *branch activity*, *event* dan *mini booth*.
8. Meningkatkan literasi dan edukasi keuangan kepada siswa - siswi sekolah (SMP-SMA) dimana guru dan siswa diarahkan untuk membuka rekening sebagai syarat kerja sama.

## MARKETING ASPECT

*In order to achieve marketing targets, Bank Artha Graha Internasional seeks to run its business by formulating marketing strategies for its products and services. The marketing strategy refers to the policies that have been prepared, so that it is in line with the Company's mission through product and business development to maintain and improve the position of Bank Artha Graha Internasional in the Indonesian banking industry by implementing the principles of prudence and bank soundness through:*

1. *Develop and add payment features for agi digital apps to encourage customers to be active in transactions so that they can become one of the main banks for customers.*
2. *Develop Business to Business to Customers (B2B2C) cooperation in order to increase the acquisition of new customers through joint promotion cooperation with electronic retail outlets, developers and other strategic partners.*
3. *Developing Business to Business (B2B) cooperation 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. *Develop and add payment features for agi digital apps to encourage customers to actively transact both financial and non-financial transactions so that they can become one of the main banks for customers.*
5. *Optimizing cross selling of funding products to consumer, retail and corporate debtors to increase debtor transactions and acquire new customers.*
6. *Actively sending information on products and services via social media, whatsapp services and email notifications to customers in order to increase awareness and new active customers.*
7. *Increasing the effectiveness of marketing activities through: branch activities, events and mini booths.*
8. *Improving financial literacy and education for school students (JUNIOR HIGH SCHOOL - SENIOR HIGH SCHOOL) where teachers and students are directed to open accounts as a condition of cooperation.*



## PANGSA PASAR

## MARKET SHARE

Dalam miliar Rupiah  
In billion Rupiah

| Uraian<br>Description       | Kategori<br>Category                                                      | 2022       | 2021       | Kategori<br>Category                                                      | 2022      | 2021      |
|-----------------------------|---------------------------------------------------------------------------|------------|------------|---------------------------------------------------------------------------|-----------|-----------|
| Aset<br>Assets              | Bank Umum<br>Commercial Banks                                             | 11.113.321 | 10.112.304 | KBMI 1<br>KBMI 1                                                          | 1.436.185 | 1.348.864 |
|                             | Bank Artha Graha<br>Internasional<br>Bank Artha Graha<br>Internasional    | 25.437     | 26.128     | Bank Artha Graha<br>Internasional<br>Bank Artha Graha<br>Internasional    | 25.437    | 26.128    |
|                             | Pangsa pasar terhadap<br>Bank Umum<br>Market share of<br>Commercial Banks | 0,23%      | 0,26%      | Pangsa pasar terhadap<br>Bank Umum<br>Market share of<br>Commercial Banks | 1,77%     | 1,93%     |
| Kredit<br>Loan              | Bank Umum<br>Commercial Banks                                             | 6.423.564  | 5.768.585  | KBMI 1<br>KBMI 1                                                          | 769.034   | 693.732   |
|                             | Bank Artha Graha<br>Internasional<br>Bank Artha Graha<br>Internasional    | 10.230     | 11.480     | Bank Artha Graha<br>Internasional<br>Bank Artha Graha<br>Internasional    | 10.230    | 11.480    |
|                             | Pangsa pasar terhadap<br>Bank Umum<br>Market share of<br>Commercial Banks | 0,16%      | 0,16%      | Pangsa pasar terhadap<br>Bank Umum<br>Market share of<br>Commercial Banks | 1,33%     | 1,65%     |
| DPK<br>Third-party<br>funds | Bank Umum<br>Commercial Banks                                             | 8.153.590  | 7.479.463  | KBMI 1<br>KBMI 1                                                          | 989.871   | 970.137   |
|                             | Bank Artha Graha<br>Internasional<br>Bank Artha Graha<br>Internasional    | 20.325     | 21.006     | Bank Artha Graha<br>Internasional<br>Bank Artha Graha<br>Internasional    | 20.325    | 21.006    |
|                             | Pangsa pasar terhadap<br>Bank Umum<br>Market share of<br>Commercial Banks | 0,25%      | 0,28%      | Pangsa pasar terhadap<br>Bank Umum<br>Market share of<br>Commercial Banks | 2,05%     | 2,16%     |



# Tinjauan Per Segmen Operasi

## Operating Segment Overview

Bank melaporkan segmen operasi 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) tentang Segmen 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 2022 dan 2021.

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, 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*, valuta asing, dan surat berharga.
- Lain-lain - termasuk aktivitas *back office* dan divisi yang tidak menghasilkan laba.

Selain itu, Bank juga melaporkan segmen geografis yang 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, Sumatra, Sulawesi, Kalimantan, dan lainnya.

*The Bank reports operating segments according to internal reports prepared for the operating decision-makers responsible for allocating resources to specific segments and assessing their performance. All operating segments used by the Bank have met the reporting criteria under PSAK 5 (Revised 2009) on Operating Segments. No revenues from one external customer or other parties accounted for 10% or more of the Bank's total revenues for the year ended December 31, 2022, and 2021.*

*The Bank has four reporting segments. The following is a description of the operations of each of the Bank's reporting segments:*

- *Productive - includes loans granted to the productive sector, for example, working capital and investment loans.*
- *Consumptive - includes loans granted for consumptive purposes.*
- *Treasury - this segment relates to the Bank's treasury activities including money market, foreign exchange, and securities transactions.*
- *Other - includes back office activities and non-earning divisions.*

*In addition, the Bank also reports geographical segments that are distinguished by producing services in a particular economic environment (region), and this component has risks and rewards that are different from the risks and rewards of components operating in other economic environments (regions).*

*The Bank reports geographical segments based on Jakarta, Java, Sumatra, Sulawesi, Kalimantan, and other regions.*



Adapun kinerja dari keempat segmen operasi tersebut untuk tahun 2022 dan 2021 adalah sebagai berikut:

The performance of the four operating segments for 2022 and 2021 is as follows:

## 2022

Dalam jutaan Rupiah  
In million Rupiah

| Uraian<br>Description                                                | Produktif<br>Productive | Konsumtif<br>Consumptive | Tresuri<br>Treasury | Lain-lain<br>Others | Jumlah<br>Total |
|----------------------------------------------------------------------|-------------------------|--------------------------|---------------------|---------------------|-----------------|
| Pendapatan Bunga<br>Interest Income                                  | 878.927                 | 185.167                  | 377.883             | -                   | 1.441.977       |
| Jumlah Aset<br>Total Assets                                          | 7.476.792               | 2.752.978                | 10.691.817          | 4.516.046           | 25.437.633      |
| Cadangan Kerugian Penurunan Nilai<br>Allowance for Impairment Losses | (440.268)               | (84.319)                 | (1.602)             | (241.839)           | (768.028)       |

## 2022

Dalam jutaan Rupiah  
In million Rupiah

| Uraian<br>Description                  | Deposito<br>Time Deposits | Giro<br>Demand Deposits | Tabungan<br>Savings | Non-DPK<br>Non-Third-Party Funds | Jumlah<br>Total |
|----------------------------------------|---------------------------|-------------------------|---------------------|----------------------------------|-----------------|
| Beban Bunga<br>Interest Expenses       | (391.573)                 | (47.936)                | (12.053)            | (39.782)                         | (491.344)       |
| Jumlah Liabilitas<br>Total Liabilities | 11.965.687                | 6.757.738               | 1.601.653           | 1.108.185                        | 21.433.263      |

## 2021

Dalam jutaan Rupiah  
In million Rupiah

| Uraian<br>Description                                                | Produktif<br>Productive | Konsumtif<br>Consumptive | Tresuri<br>Treasury | Lain-lain<br>Others | Jumlah<br>Total |
|----------------------------------------------------------------------|-------------------------|--------------------------|---------------------|---------------------|-----------------|
| Pendapatan Bunga<br>Interest Income                                  | 968.480                 | 203.052                  | 362.490             | -                   | 1.534.022       |
| Jumlah Aset<br>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

Dalam jutaan Rupiah  
In million Rupiah

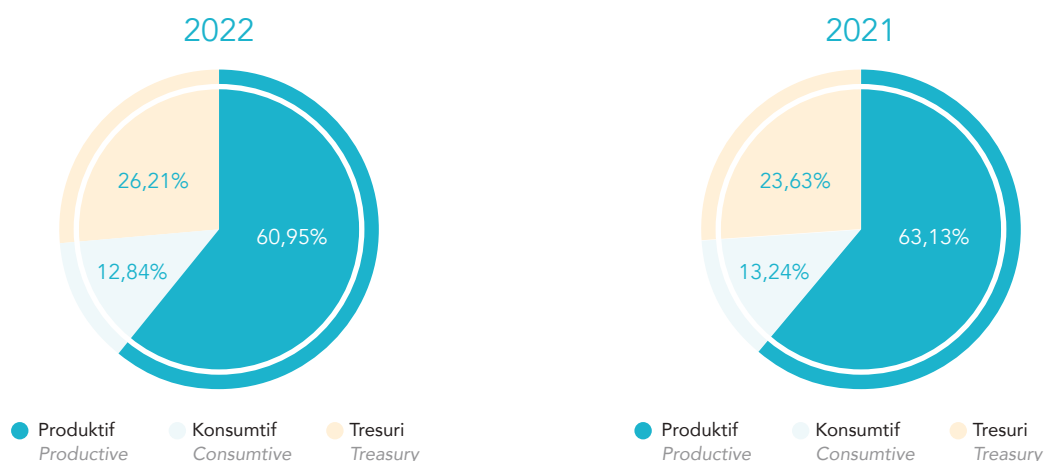
| Uraian<br>Description                  | Deposito<br>Time Deposits | Giro<br>Demand Deposits | Tabungan<br>Savings | Non-DPK<br>Non-Third-Party Funds | Jumlah<br>Total |
|----------------------------------------|---------------------------|-------------------------|---------------------|----------------------------------|-----------------|
| Beban Bunga<br>Interest Expenses       | (672.877)                 | (36.723)                | (13.136)            | (43.529)                         | (766.265)       |
| Jumlah Liabilitas<br>Total Liabilities | 13.604.596                | 5.804.329               | 1.597.031           | 1.167.915                        | 22.173.871      |





## Ikhtisar Sumber Pendanaan Lainnya

## Overview of Other Funding Sources



## SEGMENT GEOGRAFIS

## GEOGRAPHIC SEGMENT

Bank beroperasi di dua wilayah geografis utama yaitu Daerah Khusus Ibukota Jakarta (DKI Jakarta) dan di luar DKI Jakarta.

The Bank operates in two main geographic areas, namely the Special Region of Jakarta (DKI Jakarta) and outside DKI Jakarta.

Tabel berikut menjelaskan informasi segmen berdasarkan segmen geografis:

The following table describes segment information based on geographical segments:

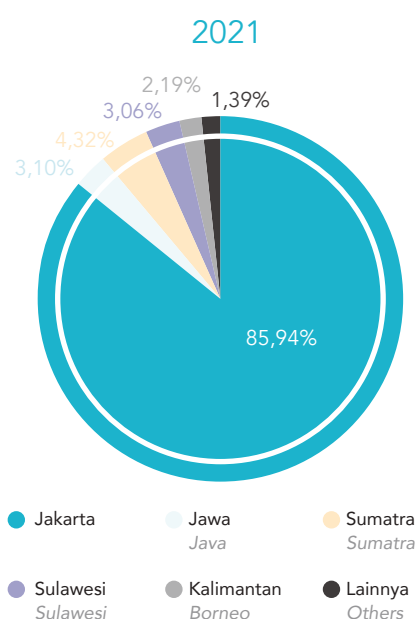
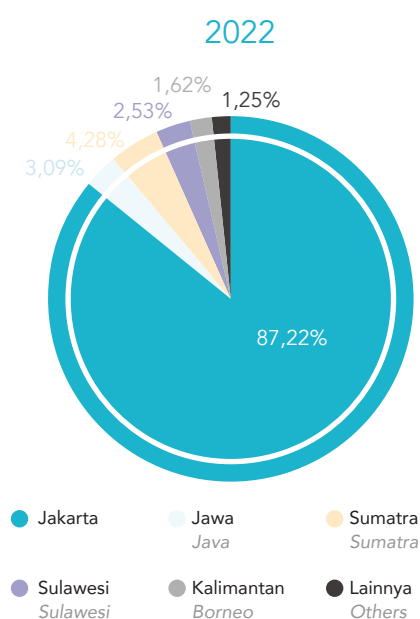
| Tahun 2022<br>Year 2022                                                                |                    |              |                    |                      |                      |                   |                 |
|----------------------------------------------------------------------------------------|--------------------|--------------|--------------------|----------------------|----------------------|-------------------|-----------------|
| Dalam jutaan Rupiah<br>In million Rupiah                                               |                    |              |                    |                      |                      |                   |                 |
| Uraian<br>Description                                                                  | Jakarta<br>Jakarta | Jawa<br>Java | Sumatra<br>Sumatra | Sulawesi<br>Sulawesi | Kalimantan<br>Borneo | Lainnya<br>Others | Jumlah<br>Total |
| Pendapatan Bunga dan Operasional Lainnya<br>Interest Income and Other Operating Income | 1.403.478          | 49.726       | 68.894             | 40.699               | 26.110               | 20.191            | 1.609.098       |
| Beban Bunga dan Operasional Lainnya<br>Interest and Other Operating Expenses           | (1.244.368)        | (81.359)     | (126.955)          | (50.826)             | (16.356)             | (26.223)          | (1.546.087)     |
| Laba Operasional<br>Income from Operations                                             | 159.110            | (31.633)     | (58.061)           | (10.127)             | 9.754                | (6.032)           | 63.011          |
| Laba Tahun Berjalan<br>Profit for the Current Year                                     | (22.935)           | 30.369       | 31.159             | 2.887                | 9.064                | 4.453             | 54.997          |
| Jumlah Aset<br>Total Assets                                                            | 20.463.950         | 1.833.588    | 1.985.753          | 612.276              | 122.998              | 419.068           | 25.437.633      |



Tahun 2021  
Year 2021

Dalam jutaan Rupiah  
In million Rupiah

| Uraian<br>Description                                                                  | Jakarta<br>Jakarta | Jawa<br>Java | Sumatra<br>Sumatra | Sulawesi<br>Sulawesi | Kalimantan<br>Borneo | 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)       |
| Jumlah Aset<br>Total Assets                                                            | 19.789.796         | 2.011.245    | 2.860.258          | 830.939              | 156.231              | 479.351           | 26.127.820      |





# Tinjauan Keuangan

## Financial Overview

Tinjauan keuangan yang disajikan berikut mengacu kepada Laporan Keuangan Konsolidasi Bank Artha Graha Internasional pada tanggal 31 Desember 2022, 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., ASEAN CPA., BKP 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, 2022, as well as the consolidated financial performance and cash flows for the year then ended, in accordance with Financial Accounting Standards in Indonesia.

Public Accountant Office (KAP) Kanaka Puradiredja Suhartono (a member firm of the Nexia KPS global network) has audited the financial statements conducted by auditor Harris Siregar SE., Ak., CA., CPA. with Public Accountant License No. AP.0524.

In KAP's opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position, financial performance and consolidated cash flows for the year ended on that date, in accordance with Financial Accounting Standards in Indonesia.

### Laporan Posisi Keuangan

### Statement of Financial Position

| Dalam jutaan Rupiah<br>In million Rupiah                        |            |            |                     |         |
|-----------------------------------------------------------------|------------|------------|---------------------|---------|
| Uraian<br>Description                                           | 2022       | 2021       | Perubahan<br>Change |         |
|                                                                 |            |            | Nominal<br>Nominal  | %       |
| Aset<br>Assets                                                  |            |            |                     |         |
| Aset Keuangan<br>Financial Assets                               | 21.643.537 | 21.667.451 | (23.914)            | (0,11)  |
| Aset Non-Keuangan<br>Non-Financial Assets                       | 3.794.096  | 4.460.369  | (666.273)           | (14,94) |
| Jumlah Aset<br>Total Assets                                     | 25.437.633 | 26.127.820 | (690.187)           | (2,64)  |
| Liabilitas<br>Liabilities                                       |            |            |                     |         |
| Liabilitas Keuangan<br>Financial Liabilities                    | 21.298.387 | 22.008.231 | (709.844)           | (3,23)  |
| Liabilitas Non-Keuangan<br>Non-Financial Liabilities            | 134.876    | 165.640    | (30.764)            | (18,57) |
| Jumlah Liabilitas<br>Total Liabilities                          | 21.433.263 | 22.173.871 | (740.608)           | (3,34)  |
| Jumlah Ekuitas<br>Total Equities                                | 4.004.370  | 3.953.949  | 50.421              | 1,28    |
| Jumlah Liabilitas dan Ekuitas<br>Total Liabilities and Equities | 25.437.633 | 26.127.820 | (690.187)           | (2,64)  |

Dalam jutaan Rupiah  
In million Rupiah



## ASET

Jumlah aset Bank Artha Graha Internasional per 31 Desember 2022 tercatat sebesar Rp25,44 triliun, menurun 2,64% dibandingkan tahun sebelumnya sebesar Rp26,13 triliun. Penurunan 2,64% terutama disebabkan oleh berkurangnya aset non keuangan sebesar 14,94% dari Rp4,46 triliun menjadi Rp3,79 triliun karena adanya penurunan pada akun agunan yang diambil alih - bersih menjadi Rp1,22 triliun pada tahun 2022.

### Aset Keuangan

## ASSETS

Total assets of Bank Artha Graha Internasional as of December 31, 2022 were recorded at IDR25.44 trillion, a decrease of 2.64% compared to the previous year of IDR26.13 trillion. The decrease of 2.64% was mainly due to a decrease in non-financial assets by 14.94% from IDR4.46 trillion to IDR3.79 trillion due to a decrease in foreclosed assets - net to IDR1.22 trillion in 2022.

### Financial Assets

| Uraian<br>Description                                                                               | 2022       | 2021       | Perubahan<br>Change |         |
|-----------------------------------------------------------------------------------------------------|------------|------------|---------------------|---------|
|                                                                                                     |            |            | Nominal<br>Nominal  | %       |
| Kas<br>Cash                                                                                         | 290.754    | 276.539    | 14.215              | 5,14    |
| Giro pada Bank Indonesia<br>Current Accounts with Bank Indonesia                                    | 2.937.933  | 1.532.310  | 1.405.623           | 91,73   |
| Giro pada Bank Lain — Bersih<br>Net Current Accounts with Other Banks                               | 375.060    | 720.418    | (345.358)           | (47,94) |
| Penempatan pada Bank Indonesia dan Bank Lain<br>Placements with Bank Indonesia and Other Banks      | 1.378.005  | 1.973.527  | (595.522)           | (30,18) |
| Efek-Efek<br>Securities                                                                             | 4.045.146  | 2.839.888  | 1.205.258           | 42,44   |
| Efek-Efek yang Dibeli dengan Janji Dijual Kembali<br>Securities Purchased Under Agreement to Resell | 1.678.795  | 2.700.350  | (1.021.555)         | (37,83) |
| Tagihan Derivatif<br>Derivative Receivables                                                         | 143        | 2.049      | (1.906)             | (93,02) |
| Kredit yang Diberikan - Bersih<br>Loan - Net                                                        | 9.705.183  | 10.816.904 | (1.111.721)         | (10,28) |
| Pendapatan Bunga yang Masih Akan Diterima<br>Accrued Interest Receivable                            | 365.947    | 344.590    | 21.357              | 6,20    |
| Tagihan Akseptasi<br>Acceptance Receivables                                                         | 276.735    | 259.213    | 17.522              | 6,76    |
| Penyertaan Saham<br>Investment in Shares of Stock                                                   | 6          | 6          | 0                   | 0       |
| Jumlah Aset Keuangan<br>Total Financial Assets                                                      | 589.830    | 201.657    | 388.173             | 192,49  |
|                                                                                                     | 21.643.537 | 21.667.451 | (23.914)            | (0,11)  |

Jumlah aset keuangan Bank tahun 2022 mencapai sebesar Rp21,64 triliun, turun 0,11% dibandingkan tahun sebelumnya sebesar Rp21,67 triliun. Penurunan ini terutama disebabkan oleh menurunnya kredit yang diberikan-bersih sebesar Rp1,11 triliun dan efek-efek yang dibeli dengan janji dijual kembali (reverse repo)

The Bank's total financial assets in 2022 reached IDR21.64 trillion, a decrease of 0.11% compared to the previous year of IDR 21.67 trillion. This decrease was mainly due to a decrease in loans - net of IDR1.11 trillion and securities purchased under agreements to re-sell (reverse repo) of IDR1.02 trillion. On the other hand, financial assets



sebesar Rp1,02 triliun. Di sisi lain, aset keuangan yang mencatatkan pertumbuhan adalah akun Giro pada Bank Indonesia sebesar Rp1,41 triliun dan efek-efek sebesar Rp1,21 triliun.

Aset keuangan Bank Artha Graha Internasional tahun 2022 utamanya berupa kredit yang diberikan (neto), yaitu mencapai 44,84% dari total aset keuangan. Tahun 2022, jumlah kredit yang diberikan Bank mengalami penurunan sebesar 10,28% dari Rp10,82 triliun pada tahun 2021 menjadi Rp9,71 triliun pada tahun 2022.

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*, *Supply Chain Financing*, 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 Kepemilikan Rumah (KPR Graha), KPR Asyig, Kredit Tanpa Agunan (KTA), Kredit Kepemilikan Rumah Fasilitas Likuiditas Pembiayaan Perumahan (KPR FLPP), dan Kredit Kendaraan Bermotor (KKB).
3. Lain-lain mencakup *Letter of Credit*, *Standby Letter of Credit*, *Shipping Guarantee*, *Custom Guarantee*, dan *Foreign Exchange Contact*.

Perkembangan penyaluran kredit tersebut dalam dua tahun terakhir adalah sebagai berikut:

that recorded growth were current accounts with Bank Indonesia of IDR1.41 trillion and securities of IDR1.21 trillion.

Bank Artha Graha Internasional financial assets in 2022 are mainly in the form of loans (net), which reach 44.84% of total financial assets. In 2022, the amount of loans provided by the Bank will decrease by 10.28% from IDR10.82 trillion in 2021 to IDR9.71 trillion by 2022.

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 MSMEs, Commercial, and Corporate segments for working capital or investment purposes in the form of *Revolving Loan*, *Fixed Loan*, *Supply Chain Financing*, *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)*, *KPR Asyig*, *Unsecured Loans (KTA)*, *Housing Loans for Housing Financing Liquidity Facilities (KPR FLPP)*, and *Motor Vehicle Loans (KKB)*.
3. Others include *Letter of Credit*, *Standby Letter of Credit*, *Shipping Guarantee*, *Custom Guarantee*, and *Foreign Exchange Contact*.

The development of loan disbursement in the last two years is as follows:

| Uraian<br>Description                 | 2022            |                              | 2021            |                              | Perubahan<br>Change |         |
|---------------------------------------|-----------------|------------------------------|-----------------|------------------------------|---------------------|---------|
|                                       | Jumlah<br>Total | Komposisi<br>Composition (%) | Jumlah<br>Total | Komposisi<br>Composition (%) | Nominal<br>Nominal  | %       |
| Kredit Produktif<br>Productive Loans  | 7.476.792       | 73,09                        | 8.476.965       | 73,84                        | (1.000.172)         | (11,80) |
| Kredit Konsumtif<br>Consumptive Loans | 2.752.978       | 26,91                        | 3.003.007       | 26,16                        | (250.030)           | (8,33)  |
| Jumlah<br>Total                       | 10.229.770      | 100,00                       | 11.479.972      | 100,00                       | (1.250.202)         | (10,89) |

Dalam jutaan Rupiah  
In million Rupiah





## Aset Non-Kuangan

## Non Financial Assets

Dalam jutaan Rupiah  
In million Rupiah

| Uraian<br>Description                                     | 2022      | 2021      | Perubahan<br>Change |         |
|-----------------------------------------------------------|-----------|-----------|---------------------|---------|
|                                                           |           |           | Nominal<br>Nominal  | %       |
| Biaya Dibayar di Muka<br>Prepaid Expenses                 | 156.451   | 173.355   | (16.904)            | (9,75)  |
| Aset Tetap – Bersih<br>Fixed Assets - Net                 | 2.078.315 | 2.106.653 | (28.338)            | (1,35)  |
| Aset Tak Berwujud – Bersih<br>Intangible Assets – Net     | 31.164    | 32.731    | (1.567)             | (4,79)  |
| Agunan yang Diambil Alih Bersih<br>Foreclosed Asset - Net | 1.223.296 | 1.829.689 | (606.393)           | (33,14) |
| Aset Pajak Tangguhan<br>Deferred Tax Assets               | 304.870   | 317.941   | (13.071)            | (4,11)  |
| Total Aset Non Keuangan<br>Total Non Financial Assets     | 3.794.096 | 4.460.369 | (666.273)           | (14,94) |

Jumlah aset non keuangan Bank tahun 2022 tercatat sebesar Rp3,79 triliun, lebih rendah dibandingkan tahun sebelumnya yang mencapai Rp4,46 triliun. Hal ini terutama disebabkan oleh menurunnya nominal akun Agunan yang Diambil Alih - Bersih sebesar 33,14%. Sementara itu, aset tetap Bank menunjukkan penurunan sebesar 1,35% pada tahun 2022 menjadi Rp2,08 triliun dari posisi tahun sebelumnya sebesar Rp2,11 triliun.

Total non-financial assets of the Bank in 2022 were recorded at IDR3.79 trillion, lower than the previous year which reached IDR4.46 trillion. This was mainly due to a decrease in the nominal value of Foreclosed Collaterals - Net by 33.14%. Meanwhile, the Bank's fixed assets showed a decrease of 1.35% in 2022 to IDR2.08 trillion from the previous year's position of IDR2.11 trillion.

## LIABILITAS

## LIABILITIES

Jumlah liabilitas Bank Artha Graha Internasional per 31 Desember 2022 tercatat mengalami penurunan sebesar 3,34% menjadi Rp21,43 triliun dari Rp22,17 triliun di tahun 2021. Penurunan ini terutama disebabkan oleh berkurangnya liabilitas keuangan Bank sebesar 3,23%. Dari jumlah liabilitas tersebut, simpanan nasabah merupakan komponen terbesar, yaitu mencapai 3,24% atau setara dengan Rp680 miliar.

Total liabilities of Bank Artha Graha Internasional as of December 31, 2022 recorded a decrease of 3.34% to IDR 21.43 trillion from IDR22.17 trillion in 2021. This decrease was mainly due to a reduction in the Bank's financial liabilities by 3.23%. Of the total liabilities, customer deposits were the largest component, reaching 3.24% or equivalent to IDR680 billion.



## Liabilitas Keuangan

## Financial Liabilities

| Uraian<br>Description                                    | 2022       | 2021       | Perubahan<br>Change |         |
|----------------------------------------------------------|------------|------------|---------------------|---------|
|                                                          |            |            | Nominal<br>Nominal  | %       |
| Liabilitas Segera<br>Liabilities Due Immediately         | 87.094     | 59.694     | 27.400              | 45,90   |
| Simpanan dari Nasabah<br>Deposit from Customers          | 20.325.078 | 21.005.956 | (680.878)           | (3,24)  |
| Simpanan dari Bank Lain<br>Deposits from Other Banks     | 18.641     | 18.117     | 524                 | 2,89    |
| Liabilitas Derivatif<br>Derivative Liabilities           | 33         | 77         | (44)                | (57,14) |
| Liabilitas Akseptasi<br>Acceptance Payables              | 277.445    | 259.917    | 17.528              | 6,74    |
| Bunga Masih Harus Dibayar<br>Accrued Interest Payable    | 18.438     | 24.096     | (5.658)             | (23,48) |
| LTN Subordinasi<br>Subordinated LTN                      | 200.000    | 200.000    | 0                   | 0       |
| Liabilitas Lain-Lain<br>Other Liabilities                | 371.658    | 440.374    | (68.716)            | (15,60) |
| Total Liabilitas Keuangan<br>Total Financial Liabilities | 21.298.387 | 22.008.231 | (709.844)           | (3,23)  |

Jumlah liabilitas keuangan Bank mencapai Rp21,30 triliun pada tahun 2022 atau mengalami penurunan sebesar 3,23% dari tahun sebelumnya yang mencapai Rp22,01 triliun. Penurunan ini terutama disebabkan menurunnya simpanan dari nasabah sebesar 3,24%

The total financial liabilities of the Bank reached IDR21.30 trillion in 2022 or decreased by 3.23% from the previous year which reached IDR22.01 trillion. This decrease was mainly due to a decrease in deposits from customers by 3.24%.

| Uraian<br>Description                               | 2022            |                          | 2021            |                          | Perubahan<br>Change |         |
|-----------------------------------------------------|-----------------|--------------------------|-----------------|--------------------------|---------------------|---------|
|                                                     | Jumlah<br>Total | Komposisi<br>Composition | Jumlah<br>Total | Komposisi<br>Composition | Nominal<br>Nominal  | %       |
| Giro<br>Current Account                             | 6.757.738       | 33,25                    | 5.804.329       | 27,63                    | 953.409             | 16,43   |
| Tabungan<br>Savings Account                         | 1.601.653       | 7,88                     | 1.597.032       | 7,60                     | 4.621               | 0,29    |
| Deposito<br>Time Deposits                           | 11.965.687      | 58,87                    | 13.604.595      | 64,77                    | (1.638.908)         | (12,05) |
| Jumlah Dana Pihak Ketiga<br>Total Third Party Funds | 20.325.078      | 100,00                   | 21.005.956      | 100,00                   | (680.878)           | (3,24)  |
| CASA<br>CASA                                        | 8.359.391       | 41,13                    | 7.401.361       | 35,23                    | 958.030             | 12,94   |



Dana Pihak Ketiga (DPK) yang dihimpun Bank Artha Graha Internasional tahun 2022 mencapai Rp20,33 triliun, menurun 3,24% dari tahun sebelumnya Rp21,01 triliun. Penurunan tersebut utamanya disebabkan oleh menurunnya deposito sebesar 12,05%.

Dalam menghadapi tantangan ekonomi dan industri perbankan, Bank menempuh strategi pengembangan produk dan bisnis yang difokuskan ke arah perbankan digital (*Digital Banking*). Bank melakukan perbaikan pada komposisi *Current Account Saving Account (CASA)* dengan meningkatkan aksesibilitas dan kemudahan nasabah dalam melakukan transaksi perbankan serta melalui berbagai program akuisisi nasabah. Untuk menambah *customer base* ini, Bank melakukan *cross selling* dan *value chain financing* dengan jaringan usaha yang dimiliki AG Network. Selain itu, Bank meningkatkan pendanaan berbasis *mobile* yang terhubung dengan *e-Commerce*, *fintech*, dan *merchant*, serta mendorong pertumbuhan *fee based income* melalui kerja sama strategis dengan pihak ketiga.

Adapun perincian jenis simpanan Nasabah berdasarkan klasifikasi pemilik (pihak) dan jenis mata uang adalah sebagai berikut:

*Third Party Funds (DPK) collected by Bank Artha Graha Internasional in 2022 reached IDR20.33 trillion, a decrease of 3.24% from the previous year of IDR21.01 trillion. The decrease was mainly due to a decrease in time deposits by 12.05%.*

*In facing the economic and banking industry challenges, the Bank pursues a product and business development strategy focusing on digital banking. The Bank made improvements to the composition of Current Account Saving Accounts (CASA) by increasing the accessibility and convenience of customers in conducting banking transactions as well as through various customer acquisition programs. To increase this customer base, the Bank carries out cross-selling and value chain financing with the business network owned by the AG Network. In addition, the Bank is increasing mobile-based funding connected to e-Commerce, fintech and merchants, as well as encouraging fee-based income growth through strategic partnerships with third parties.*

*The details of the types of customer deposits based on the classification of owners (parties) and the type of currency are as follows:*

| Dalam jutaan Rupiah<br>In million Rupiah |           |           |                     |         |
|------------------------------------------|-----------|-----------|---------------------|---------|
| Uraian<br>Description                    | 2022      | 2021      | Perubahan<br>Change |         |
|                                          |           |           | Nominal<br>Nominal  | %       |
| Pihak Berelasi<br>Related Parties        |           |           |                     |         |
| Giro<br>Current Account                  | 295.945   | 294.488   | 1.457               | 0,49    |
| Tabungan<br>Savings Account              | 85.497    | 19.181    | 66.316              | 345,74  |
| Deposito<br>Time Deposits                | 738.297   | 964.404   | (226.107)           | (23,45) |
| Sub Jumlah<br>Sub Total                  | 1.119.739 | 1.278.073 | (158.334)           | (12,39) |



| Dalam jutaan Rupiah<br>In million Rupiah |            |            |                     |         |
|------------------------------------------|------------|------------|---------------------|---------|
| Uraian<br>Description                    | 2022       | 2021       | Perubahan<br>Change |         |
|                                          |            |            | Nominal<br>Nominal  | %       |
| Pihak Ketiga<br>Third Parties            |            |            |                     |         |
| Giro<br>Current Account                  | 6.461.793  | 5.509.841  | 951.952             | 17,28   |
| Tabungan<br>Savings Account              | 1.516.156  | 1.577.851  | (61.695)            | (3,91)  |
| Deposito<br>Time Deposits                | 11.227.390 | 12.640.191 | (1.412.801)         | (11,18) |
| Sub Jumlah<br>Sub Total                  | 19.205.339 | 19.727.883 | (522.544)           | (2,65)  |
| Jumlah<br>Total                          | 20.325.078 | 21.005.956 | (680.878)           | (3,24)  |

Dari tabel tersebut di atas, simpanan Nasabah yang berasal dari pihak ketiga memiliki porsi dominan sebesar 94,49% pada tahun 2022 dari tahun sebelumnya sebesar 93,92%.

From the table above, customer deposits from third parties have a dominant portion of 94.49% in 2022 from the previous year of 93.92%.

| Dalam jutaan Rupiah<br>In million Rupiah |            |            |                     |         |
|------------------------------------------|------------|------------|---------------------|---------|
| Uraian<br>Description                    | 2022       | 2021       | Perubahan<br>Change |         |
|                                          |            |            | Nominal<br>Nominal  | %       |
| Rupiah<br>IDR                            |            |            |                     |         |
| Giro<br>Current Account                  | 5.944.657  | 5.491.956  | 452.701             | 8,24    |
| Tabungan<br>Savings Account              | 1.601.653  | 1.597.032  | 4.621               | 0,29    |
| Deposito<br>Time Deposits                | 11.137.484 | 12.759.442 | (1.621.958)         | (12,71) |
| Sub Jumlah<br>Sub Total                  | 18.683.794 | 19.848.430 | (1.164.636)         | (5,87)  |
| Valuta Asing<br>Foreign Currencies       |            |            |                     |         |
| Giro<br>Current Account                  | 813.081    | 312.373    | 500.708             | 160,29  |
| Tabungan<br>Savings Account              | 0          | 0          | 0                   | 0       |
| Deposito<br>Time Deposits                | 828.203    | 845.153    | (16.950)            | (2,01)  |
| Sub Jumlah<br>Sub Total                  | 1.641.284  | 1.157.526  | 483.758             | 41,79   |
| Jumlah<br>Total                          | 20.325.078 | 21.005.956 | (680.878)           | (3,24)  |



Sementara itu, simpanan Nasabah yang berdenominasi Rupiah memiliki porsi dominan sebesar 91,92% pada tahun 2022 dari tahun sebelumnya sebesar 94,49%.

Meanwhile, Customers deposits denominated in the Rupiah have a dominant portion of 91.92% in 2022 from 94.49% in the previous year.

### Liabilitas Non Keuangan

### Non-Financial Liabilities

| Uraian<br>Description                                                 | 2022    | 2021    | Perubahan<br>Change |         |
|-----------------------------------------------------------------------|---------|---------|---------------------|---------|
|                                                                       |         |         | Nominal<br>Nominal  | %       |
| Utang Pajak<br>Taxes Payable                                          | 10.870  | 11.862  | (992)               | (8,36)  |
| Liabilitas Imbalan Pascakerja<br>Post Employments Benefit Liabilities | 124.006 | 153.778 | (29.772)            | (19,36) |
| Liabilitas Non Keuangan<br>Total Non Financial Liability              | 134.876 | 165.640 | (30.764)            | (18,57) |

Liabilitas non-keuangan Bank sebesar Rp134,88 miliar pada tahun 2022, atau turun sebesar 18,57% dari tahun sebelumnya senilai Rp165,64 miliar.

The Bank's non-financial liabilities amounted to IDR134.88 billion in 2022, or decreased by 18.57% from the previous year of IDR165.64 billion.

### EKUITAS

### EQUITY

Jumlah ekuitas Bank per 31 Desember 2022 tercatat sebesar Rp4,00 triliun, naik sebesar 1,28% dari tahun sebelumnya sebesar Rp3,95 triliun. Kenaikan ini disebabkan pada tahun 2022, Bank mencatat laba sebesar Rp54,99 miliar.

Total Bank equity as of December 31, 2022 was recorded at IDR4.00 trillion, an increase of 1.28% from the previous year of IDR3.95 trillion. This increase was due to the fact that in 2022, the Bank recorded a profit of IDR54.99 billion.

| Uraian<br>Description                                                                                                                                                                                   | 2022      | 2021      | Perubahan<br>Change |         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|---------------------|---------|
|                                                                                                                                                                                                         |           |           | Nominal<br>Nominal  | %       |
| Modal Saham<br>Share Capital                                                                                                                                                                            | 2.242.372 | 2.242.372 | 0                   | 0       |
| Tambahan Modal Disetor<br>Additional Paid-In Capital                                                                                                                                                    | 415.285   | 415.285   | 0                   | 0       |
| Revaluasi Aset Tetap<br>Revaluasi Aset Tetap                                                                                                                                                            | 1.349.281 | 1.349.281 | 0                   | 0       |
| Pengukuran Kembali Program Imbalan Pasti setelah Dikurangi Pajak<br>Remeasurement of Defined Benefits Program After Tax                                                                                 | 60.364    | 46.792    | 13.572              | 29,00   |
| 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 | 14.184    | 32.332    | (18.148)            | (56,13) |
| Saldo Laba<br>Retained Earnings (Loss)                                                                                                                                                                  | (77.116)  | (132.113) | 54.997              | (41,63) |
| Jumlah Ekuitas<br>Total Equity                                                                                                                                                                          | 4.004.370 | 3.953.949 | 50.421              | 1,28    |





## Laporan Laba Rugi dan Penghasilan Komprehensif Lain

## Statement of Profit or Loss and Other Comprehensive Income

Dalam jutaan Rupiah  
In million Rupiah

| Uraian<br>Description                                                                             | 2022        | 2021        | Perubahan<br>Change |          |
|---------------------------------------------------------------------------------------------------|-------------|-------------|---------------------|----------|
|                                                                                                   |             |             | Nominal<br>Nominal  | %        |
| Pendapatan Bunga<br>Interest Income                                                               | 1.441.977   | 1.534.022   | (92.045)            | (6,00)   |
| Beban Bunga<br>Interest Expense                                                                   | (491.344)   | (766.265)   | 274.921             | (35,88)  |
| Pendapatan Bunga - Neto<br>Interest Income - Net                                                  | 950.633     | 767.757     | 182.876             | 23,82    |
| Pendapatan Operasional Lainnya - Neto<br>Other Operating Income                                   | 167.121     | 306.729     | (139.608)           | (45,52)  |
| Beban Operasional Lainnya<br>Other Operating Expenses                                             | (1.054.743) | (1.278.397) | 223.654             | (17,49)  |
| Laba (Rugi) Operasional<br>Profit (Loss) from Operation                                           | 63.011      | (203.911)   | 266.922             | 130,90   |
| Pendapatan Beban Non-Operasional<br>Non-Operating Income (Expense) - Net                          | 6.130       | 451         | 5.679               | 1.259,20 |
| Laba (Rugi) Sebelum Beban Pajak<br>Profit (Loss) Before Tax                                       | 69.141      | (203.460)   | 272.601             | 133,98   |
| Beban Pajak<br>Income Tax Benefit (Expenses)                                                      | (14.144)    | 35.397      | (49.541)            | (139,96) |
| Laba (Rugi) Tahun Berjalan<br>Profit (Loss) for the Current Year                                  | 54.997      | (168.063)   | 223.060             | 132,72   |
| Jumlah Penghasilan Komprehensif Tahun Berjalan<br>Total Comprehensive Income for the Current Year | (4.576)     | 71.055      | (75.631)            | (106,44) |
| Jumlah Laba (Rugi) Komprehensif<br>Total Comprehensive Income (Loss)                              | 50.421      | (97.008)    | 147.429             | 151,98   |
| Laba per Saham Dasar (dalam angka penuh)<br>Basic Earnings per Share (in full numbers)            | 2,72        | (8,31)      | 11,03               | 132,73   |

## Pendapatan Bunga

## Interest Income

Dalam jutaan Rupiah  
In million Rupiah

| Uraian<br>Description                                            | 2022      | 2021      | Perubahan<br>Change |        |
|------------------------------------------------------------------|-----------|-----------|---------------------|--------|
|                                                                  |           |           | Nominal<br>Nominal  | %      |
| Kredit yang Diberikan<br>Loans                                   | 1.064.094 | 1.169.875 | (105.781)           | (9,04) |
| Efek-Efek<br>Marketable Securities                               | 302.572   | 295.729   | 6.843               | 2,31   |
| Penempatan pada Bank Indonesia<br>Placements with Bank Indonesia | 75.311    | 68.418    | 6.893               | 10,07  |
| Jumlah Pendapatan Bunga<br>Total Interest Income                 | 1.441.977 | 1.534.022 | (92.045)            | (6,00) |



Tahun 2022, Bank membukukan pendapatan bunga sebesar Rp1,44 triliun, turun 6,00% dibandingkan pendapatan bunga tahun sebelumnya sebesar Rp1,53 triliun. Hal tersebut disebabkan oleh menurunnya pendapatan bunga kredit 9,04% sebagaimana kredit yang diberikan Bank turun dari tahun sebelumnya sebesar 10,28%.

In 2022, the Bank posted an interest income of IDR1.44 trillion, a decrease of 6.00% compared to interest income in the previous year of IDR1.53 trillion. This was caused by a decrease in loan interest income of 9.04% as loans provided by the Bank decreased from the previous year of 10.28%.

### Beban Bunga

### Interest Expenses

| Uraian<br>Description                                          | 2022    | 2021    | Perubahan<br>Change |         |
|----------------------------------------------------------------|---------|---------|---------------------|---------|
|                                                                |         |         | Nominal<br>Nominal  | %       |
| Simpanan Nasabah<br>Deposits from Customer                     | 451.562 | 722.736 | (271.174)           | (37,52) |
| Dana Kelolaan Tidak Kena Pajak<br>Non-Taxable Management Funds | 20.143  | 20.625  | (482)               | (2,34)  |
| Simpanan dari Bank Lain<br>Deposits from Other Banks           | 639     | 3.904   | (3.265)             | (83,63) |
| LTN Subordinasi I Tahap I<br>Subordinated LTN I Stage I        | 19.000  | 19.000  | 0                   | 0       |
| Pinjaman Subordinasi<br>Subordinated Loans                     | 0       | 0       | 0                   | 0       |
| Jumlah<br>Total                                                | 491.344 | 766.265 | (274.921)           | (35,88) |

Jumlah beban bunga Bank Artha Graha Internasional tahun 2022 tercatat sebesar Rp491,34 miliar, turun 35,88% dari tahun sebelumnya sebesar Rp766,26 miliar.

The total interest expense of Bank Artha Graha Internasional in 2022 was recorded at IDR491.34 billion, a decrease of 35.88% from the previous year of IDR766.26 billion.

Beban bunga Bank tahun 2022 utamanya berasal dari beban bunga simpanan nasabah yang mencapai Rp451,56 miliar, dimana produk deposito menjadi yang terbesar yaitu mencapai Rp391,57 miliar. Dibandingkan tahun sebelumnya, beban bunga simpanan nasabah mengalami penurunan sebesar 37,52%, dimana tahun 2021 beban bunga simpanan nasabah adalah sebesar Rp722,74 miliar.

Bank interest expenses in 2022 will mainly come from interest expenses on customer deposits which reach IDR451.56 billion, where deposit products are the largest, reaching IDR391.57 billion. Compared to the previous year, the interest expense for customer deposits decreased by 37.52%, where in 2021 the interest expense for customer deposits was IDR722.74 billion.

### Pendapatan Operasional Lainnya

### Other Operating Income

Tahun 2022, Bank Artha Graha Internasional membukukan pendapatan operasional lainnya sebesar Rp167,12 miliar, turun dari tahun sebelumnya sebesar Rp306,73 miliar. Penurunan pendapatan operasional lainnya tahun 2022 utamanya berasal dari pendapatan administrasi dan denda atas simpanan dan kredit yang diberikan yaitu sebesar Rp143,41 miliar.

In 2022, Bank Artha Graha Internasional posted other operating income of IDR167.12 billion, down from the previous year of IDR306.73 billion. The decrease in other operating income in 2022 mainly came from administrative income and fines on deposits and loans, which amounted to IDR143.41 billion.



### Beban Operasional Lainnya

Jumlah beban operasional lainnya tahun 2022 tercatat mengalami penurunan sebesar 17,49% menjadi Rp1,05 miliar pada tahun 2022. Penurunan ini terutama dipengaruhi oleh menurunnya biaya kerugian penurunan nilai aset keuangan dan non keuangan sebesar Rp312,67 miliar

Beban operasional lainnya Bank Artha Graha Internasional tahun 2022 utamanya berasal dari beban tenaga kerja dan beban operasi masing-masing sebesar Rp265,40 miliar dan Rp429,68 miliar.

### Laba (Rugi) Operasional

Tahun 2022, Bank Artha Graha Internasional membukukan laba operasional sebesar Rp63,01 miliar. Pencapaian tersebut lebih baik dibandingkan tahun sebelumnya rugi operasional sebesar Rp203,91 miliar. Hal ini berdampak pada laba (rugi) tahun berjalan yang diperoleh Bank pada tahun 2022 sebesar Rp54,99 miliar.

### Laba (Rugi) Sebelum Pajak

Tahun 2022, Bank Artha Graha Internasional membukukan laba sebelum pajak penghasilan sebesar Rp69,141 miliar, meningkat 133,98% dari tahun sebelumnya dimana Bank membukukan rugi sebelum pajak sebesar Rp203,46 miliar.

### Laba (Rugi) Tahun Berjalan

Seiring dengan membaiknya kinerja Bank, di tahun 2022 Bank Artha Graha Internasional membukukan laba tahun berjalan sebesar Rp54,997 miliar, meningkat 132,72% dari tahun sebelumnya dimana Bank menderita kerugian sebesar Rp168,06 miliar.

### Laba (Rugi) Komprehensif Tahun Berjalan

Tahun 2022, Bank Artha Graha Internasional Membukukan laba komprehensif tahun berjalan sebesar Rp50,42 miliar, meningkat dari tahun sebelumnya yang mencatat rugi sebesar Rp97,01 miliar.

### Laba (Rugi) per Saham

Seiring dengan meningkatnya laba Bank di tahun 2022, laba per saham Bank Artha Graha Internasional juga meningkat menjadi Rp2,72 per saham. Jumlah tersebut meningkat signifikan dibandingkan tahun sebelumnya dimana Bank mencatat rugi persaham sebesar Rp8,21.

### Other Operating Expenses

Total other operating expenses in 2022 decreased by 17.49% to IDR1.05 billion in 2022. This decrease was mainly influenced by a decrease in the cost of impairment losses on financial and non-financial assets of IDR312.67 billion.

Other operating expenses Bank Artha Graha Internasional in 2022 mainly come from labor expenses and operating expenses of IDR265.40 billion and IDR429.68 billion, respectively.

### Operating Profit (Loss)

In 2022, Bank Artha Graha Internasional posted an operating profit of IDR63.01 billion. This achievement was better than the previous year's operating loss of IDR203.91 billion. This has an impact on the current year's profit (loss) obtained by the Bank in 2022 of IDR54.99 billion.

### Profit (Loss) Before Income Tax

In 2022, Bank Artha Graha Internasional posted a profit before income tax of IDR69.141 billion, an increase of 133.98% from the previous year where the Bank posted a loss before tax of IDR203.46 billion.

### Profit (Loss) For The Current Year

In line with the improved performance of the Bank, in 2022 Bank Artha Graha Internasional posted a profit for the year of IDR54.997 billion, an increase of 132.72% from the previous year where the Bank suffered a loss of IDR168.06 billion.

### Comprehensive Profit (Loss) For The Year

In 2022, Bank Artha Graha Internasional posted a comprehensive profit for the year of IDR50.42 billion, an increase from the previous year which recorded a loss of IDR97.01 billion.

### Earnings (Loss) per Share

Along with the increase in the Bank's profit in 2022, Bank Artha Graha Internasional earnings per share also increased to IDR2.72 per share. This amount increased significantly compared to the previous year where the Bank recorded a loss per share of IDR8.21.



## ARUS KAS

## CASH FLOWS

Dalam jutaan Rupiah  
In million Rupiah

| Uraian<br>Description                                                                                                   | 2022      | 2021        | Perubahan<br>Change |          |
|-------------------------------------------------------------------------------------------------------------------------|-----------|-------------|---------------------|----------|
|                                                                                                                         |           |             | Nominal<br>Nominal  | %        |
| Arus Kas Diperoleh dari/(digunakan untuk) Kegiatan Operasi<br>Cash Flow Provided from (used for) Operating Activities   | 604.832   | (3.034.360) | 3.639.192           | 119,93   |
| Arus Kas Diperoleh dari/(digunakan untuk) Kegiatan Investasi<br>Cash Flow Provided from (used in) Investing Activities  | (150.970) | 4.170.396   | (4.321.366)         | (103,62) |
| Arus Kas (digunakan untuk)/Diperoleh dari Aktivitas Pendanaan<br>Cash Flow (used in) Provided from Financing Activities | 0         | 491.422     | (491.422)           | (100,00) |
| Kenaikan/(Penurunan) Kas dan Setara Kas - Neto<br>Increase (Decrease) in Cash and Cash Equivalents - Net                | 453.862   | 1.627.458   | (1.173.596)         | (72,11)  |
| Pengaruh Perubahan Kurs Mata Uang Asing<br>Effect of Changes in Foreign Exchange Rates                                  | 25.103    | 6.393       | 18.710              | 292,66   |
| Kas dan Setara Kas pada Awal Tahun<br>Cash and Cash Equivalents at the Beginning of the Year                            | 4.503.130 | 2.869.279   | 1.633.851           | 56,94    |
| Kas dan Setara Kas pada Akhir Tahun<br>Cash and Cash Equivalents at the End of the Year                                 | 4.982.095 | 4.503.130   | 478.965             | 10,64    |

Jumlah kas dan setara kas Bank Artha Graha Internasional pada akhir tahun 2022 tercatat sebesar Rp4,98 triliun, jumlah tersebut mengalami peningkatan dibandingkan jumlah kas dan setara kas pada awal tahun yang sebesar Rp4,50 triliun. Peningkatan jumlah kas dan setara kas tersebut disebabkan meningkatnya arus kas dari aktivitas operasi.

Bank Artha Graha Internasional total cash and cash equivalents at the end of 2022 was recorded at IDR4.98 trillion, an increase compared to the total cash and cash equivalents at the beginning of the year which amounted to IDR4.50 trillion. The increase in cash and cash equivalents was due to an increase in cash flow from operating activities.

## Arus Kas dari Aktivitas Operasi

## Cash Flow from Operating Activities

Arus Kas bersih yang diperoleh dari aktivitas operasi tahun 2022 tercatat sebesar Rp604,83 miliar, apabila dibandingkan tahun sebelumnya Bank menggunakan kas untuk aktivitas operasi sebesar Rp3,03 triliun. Hal tersebut disebabkan oleh menurunnya simpanan nasabah pada tahun 2021 ke 2022 lebih kecil dibandingkan tahun 2020 ke 2021.

Net Cash Flow from operating activities in 2022 was recorded at IDR604.83 billion, when compared to the previous year the Bank used cash for operating activities of IDR3.03 trillion. This was due to decreased customer deposits from 2021 to 2022 compared to 2020 to 2021.

## Arus Kas dari Aktivitas Investasi

## Cash Flow From Investing Activities

Arus Kas bersih yang digunakan untuk aktivitas investasi tahun 2022 tercatat sebesar Rp150,97 miliar, apabila dibandingkan tahun sebelumnya Bank memperoleh kas untuk aktivitas investasi sebesar Rp4,17 triliun. Hal tersebut disebabkan oleh menurunnya efek-efek yang dibeli dengan janji dijual kembali pada tahun 2021 ke 2022 lebih kecil dibandingkan tahun 2020 ke 2021.

Net cash flow used for investing activities in 2022 was recorded at IDR150.97 billion, when compared to the previous year the Bank received cash for investing activities of IDR4.17 trillion. This was due to the decrease in securities purchased under agreements to resell from 2021 to 2022, which were smaller than those from 2020 to 2021.



## Arus Kas dari Aktivitas Pendanaan

## Cash Flow From Funding Activities

Tidak tercatat Arus Kas bersih yang diperoleh dari/ digunakan untuk aktivitas pendanaan pada tahun 2022.

No recorded net cash flows obtained from/used for financing activities in 2022.

## RASIO KEUANGAN

## FINANCIAL RATIOS

| Rasio Permodalan<br>Capital Ratio                                                                                                                                                                                | 2022   | 2021   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|
| Aset Produktif<br>Earning Assets                                                                                                                                                                                 |        |        |
| Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif Earning Assets and Non-Performing Earning Assets to Total Earning Assets and Non-Earning Assets | 6,51   | 8,57   |
| Aset Produktif Bermasalah terhadap Total Aktiva Produktif<br>Non-Performing Earning Assets to Total Earning Assets                                                                                               | 1,55   | 1,95   |
| Cadangan Kerugian Penurunan Nilai Aset Keuangan terhadap Aset Produktif<br>Allowance for Impairment Losses for Financial Assets to Earning Assets                                                                | 2,93   | 3,33   |
| Pemenuhan CKPN Kredit yang Diberikan<br>Fulfillment of CKPN of Loans                                                                                                                                             | 96,31  | 103,87 |
| Rasio Kredit Bermasalah (NPL) – Bruto<br>Gross NPL                                                                                                                                                               | 2,73   | 3,39   |
| Rasio Kredit Bermasalah (NPL) – Bersih<br>Net NPL                                                                                                                                                                | 0,41   | 0,32   |
| Rasio Rentabilitas<br>Profitability Ratio                                                                                                                                                                        |        |        |
| Imbal Hasil Aktiva (ROA)<br>Return on Asset (ROA)                                                                                                                                                                | 0,25   | (0,73) |
| Imbal Hasil Ekuitas (ROE)<br>Return on Equity (ROE)                                                                                                                                                              | 1,63   | (6,02) |
| Margin Bunga Bersih (NIM)<br>Net Interest Margin (NIM)                                                                                                                                                           | 4,79   | 3,62   |
| Beban Operasional Lain terhadap Penghasilan Operasional (BOPO)<br>Operating Expenses to Operating Income (BOPO)                                                                                                  | 96,26  | 111,09 |
| Liabilitas terhadap Aktiva<br>Liabilities to Assets                                                                                                                                                              | 84,26  | 84,87  |
| Liabilitas terhadap Ekuitas<br>Liabilities to Equity                                                                                                                                                             | 535,25 | 560,80 |
| Cost to Income (CIR)<br>Cost to Income (CIR)                                                                                                                                                                     | 69,05  | 67,58  |
| Likuiditas<br>Liquidity Ratio                                                                                                                                                                                    |        |        |
| Rasio Intermediasi Makroprudensial<br>Macroprudential Intermediation Ratio                                                                                                                                       | 54,92  | 58,47  |
| Current Account Savings Account (CASA)<br>Current Account Savings Account (CASA)                                                                                                                                 | 41,13  | 35,23  |
| Rasio Kepatuhan<br>Compliance Ratios                                                                                                                                                                             |        |        |
| Persentase Pelanggaran BMPK<br>Percentage Violation of Legal Lending Limit                                                                                                                                       | -      | -      |
| Pihak Terkait<br>Related Parties                                                                                                                                                                                 | -      | -      |





| Rasio Permodalan<br>Capital Ratio                                                     | 2022  | 2021 |
|---------------------------------------------------------------------------------------|-------|------|
| Pihak Tidak Terkait<br>Non Related Parties                                            | -     | -    |
| Persentase Pelampauan BMPK<br>Percentage Lending in Excess of the Legal Lending Limit | -     | -    |
| Pihak Terkait<br>Related Parties                                                      | -     | -    |
| Pihak Tidak Terkait<br>Non Related Parties                                            | -     | -    |
| GWM Rupiah<br>Reserve Requirement Rupiah                                              | 13,77 | 6,46 |
| GWM Valuta Asing<br>Reserve Requirement Foreign Exchange                              | 4,44  | 5,56 |
| Posisi Devisa Net<br>Net Open Position                                                | 0,82  | 2,14 |

## KEMAMPUAN MEMBAYAR UTANG DAN TINGKAT KOLEKTABILITAS PIUTANG

Kemampuan Bank dalam memenuhi seluruh kewajiban baik kewajiban jangka panjang maupun jangka pendek, diukur melalui beberapa rasio, antara lain rasio likuiditas, rasio solvabilitas, dan rasio rentabilitas. Kemampuan membayar utang juga tercermin dari telah ikutnya Bank sebagai peserta program penjaminan pada Lembaga Penjaminan Simpanan.

Rincian penjelasan tentang kemampuan membayar utang Bank adalah sebagai berikut:

### Rasio Likuiditas

Bank membukukan Rasio Intermediasi Makroprudensial (RIM) sebesar 54,92% pada tahun 2022 dibandingkan tahun sebelumnya sebesar 58,47%. Pencapaian rasio ini dipengaruhi oleh penurunan kredit yang diberikan dan berkurangnya dana pihak ketiga masing-masing sebesar Rp1,11 triliun dan Rp680,88 miliar.

### 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 23,31% pada tahun 2022, lebih tinggi dibandingkan tahun sebelumnya sebesar 21,77%.

## ABILITY TO PAY DEBT AND COLLECTABILITY OF RECEIVABLES

The Bank's ability to fulfill all obligations, both long-term and short-term obligations, is measured through several ratios, including the liquidity ratio, solvency ratio, and profitability ratio. The ability to pay debts is also reflected in the participation of the Bank as a participant in the guarantee program at the Deposit Insurance Corporation.

Detailed explanation of the Bank's ability to pay debts is as follows:

### Liquidity Ratio

The Bank recorded a Macroprudential Intermediation Ratio (RIM) of 54.92% in 2022 compared to the previous year of 58.47%. The achievement of this ratio was affected by a decrease in loans and a decrease in third party funds of IDR1.11 trillion and IDR680.88 billion, respectively.

### Solvency Ratio

The Minimum Capital Adequacy Ratio (KPMM) is a parameter to measure the Bank's capital ratio by ensuring capital adequacy to be able to meet credit risk, market risk and operational risk. The CAR ratio reached 23.31% in 2022, higher than the previous year of 21.77%.



## Rasio Rentabilitas

Sejalan dengan rugi tahun berjalan yang dibukukan oleh Bank, rasio *Return on Asset* (ROA) dan *Return on Equity* (ROE) Bank sebesar 0,25% dan 1,63% pada tahun 2022. Pencapaian ini lebih tinggi dibandingkan ROA dan ROE tahun 2021 masing-masing sebesar (0,73)% dan (6,02)%. Sementara itu, rasio *Net Interest Margin* (NIM) Bank mencapai 4,79% pada tahun 2022 lebih tinggi dibandingkan rasio pada tahun sebelumnya sebesar 3,62%. Kemudian rasio BOPO sebesar 96,26% pada tahun 2022 atau lebih rendah dari tahun sebelumnya sebesar 111,09%.

## 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 0.25% and 1.63% in 2022. These achievements were higher than ROA and ROE in 2021 respectively by (0.73)% and (6.02)%. Meanwhile, the Bank's Net Interest Margin (NIM) ratio reached 4.79% in 2022, higher than the ratio in the previous year of 3.62%. Then the BOPO ratio is 96.26% in 2022 or lower than the previous year of 111.09%.*

## Tingkat Kolektabilitas Piutang

Kolektabilitas piutang Bank diukur menggunakan indikator rasio pinjaman bermasalah (NPL). Sebagaimana terlihat pada penurunan NPL Netto dari 0,32 % di tahun 2021 menjadi 0,41% di tahun 2022. Berdasarkan kolektabilitas sesuai peraturan Bank Indonesia, pinjaman yang dikelola Bank diklasifikasikan sebagai berikut:

## Receivable Collectability Level

*Bank receivables collectability is measured using the non-performing loan ratio (NPL) indicator. As seen in the decrease in Net NPL from 0.32% in 2021 to 0.41% in 2022. Based on collectability according to Bank Indonesia regulations, loans managed by the Bank are classified as follows:*

| Uraian<br>Description                                                | 2022       | 2021       | Perubahan<br>Change |         |
|----------------------------------------------------------------------|------------|------------|---------------------|---------|
|                                                                      |            |            | Nominal<br>Nominal  | %       |
| Lancar<br>Current                                                    | 9.203.432  | 10.104.786 | (901.354)           | (8,92)  |
| Dalam Perhatian Khusus<br>Special Mention                            | 747.246    | 985.456    | (238.210)           | (24,17) |
| Kurang Lancar<br>Substandard                                         | 15.666     | 28.406     | (12.740)            | (44,85) |
| Diragukan<br>Doubtful                                                | 14.373     | 24.050     | (9.677)             | (40,24) |
| Macet<br>Loss                                                        | 249.053    | 337.274    | (88.221)            | (26,16) |
| Jumlah Kredit<br>Total Loans                                         | 10.229.770 | 11.479.972 | (1.250.202)         | (10,89) |
| Cadangan Kerugian Penurunan Nilai<br>Allowance for Impairment Losses | (524.587)  | (663.068)  | 138.481             | (20,88) |
| Jumlah Kredit – Bersih<br>Total Loans - Net                          | 9.705.183  | 10.816.904 | (1.111.721)         | (10,28) |

Dalam jutaan Rupiah  
In million Rupiah



## STRUKTUR MODAL

### Kebijakan Struktur Modal

Kebijakan pengelolaan modal bertujuan untuk memastikan bahwa Bank memiliki modal yang kuat untuk mendukung strategi pengembangan ekspansi usaha saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang. Selain itu, juga bertujuan untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator jasa keuangan dan Bank Indonesia serta memastikan agar struktur permodalan Bank telah efisien.

Dalam pengelolaan permodalan, Bank mempertimbangkan faktor-faktor seperti: pengembalian modal yang optimal pada pemegang saham dan menjaga keseimbangan antara keuntungan yang lebih tinggi dan keamanan yang diberikan oleh posisi modal yang sehat.

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. 27 tahun 2022 tentang Perubahan Kedua Atas POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

## CAPITAL STRUCTURE

### Capital Structure Policy

*The capital management policy aims to ensure that the Bank has strong capital to support the current business expansion development strategy and maintain the continuity of future development. In addition, it also aims to meet the capital adequacy requirements set by the financial services regulator and Bank Indonesia and to ensure that the Bank's capital structure is efficient.*

*In managing capital, the Bank considers factors such as: optimal return on capital to shareholders and maintaining a balance between higher returns and security provided by a healthy capital position.*

*Policies related to capital are outlined in the Capital Plan, which is prepared based on an assessment of the required capital adequacy requirements and a review of the latest economic developments. The Bank continues to connect financial objectives and capital adequacy to risk through the capital planning process, as well as business based on the Bank's capital and liquidity requirements.*

*The Bank's capital requirements are supported by data analysis, which is 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 sufficient capital is available and an optimal capital structure is created.*

### Basis for Capital Structure Selection

*The management of a healthy Bank capital structure is carried out in accordance with the Financial Services Authority Regulation No. 27 of 2022 concerning the Second Amendment to POJK No. 11/POJK.03/2016 concerning the Minimum Capital Adequacy Requirement for Commercial Banks.*



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.

*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.*

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 2022.

*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, 2022.*

### Rincian Struktur Modal

### Capital Structure Details

Struktur modal Bank terdiri dari modal inti utama dan modal pelengkap. Berikut rincian mengenai struktur modal Bank.

*The Bank's capital structure consists of core capital and supplementary capital. The following are details regarding the Bank's capital structure.*

| Uraian<br>Description                                                                                                                                      | 2022       | 2021       | Perubahan<br>Change |         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|---------------------|---------|
|                                                                                                                                                            |            |            | Nominal<br>Nominal  | %       |
| Komponen Modal<br>Capital Structure                                                                                                                        |            |            |                     |         |
| Modal Inti<br>Core Capital                                                                                                                                 |            |            |                     |         |
| Modal Inti Utama (CET 1)<br>Common Equity Tier 1 (CET 1)                                                                                                   | 3.353.245  | 3.389.031  | (35.786)            | (1,06)  |
| Modal Inti Tambahan (AT 1)<br>Additional Tier 1 (AT 1)                                                                                                     |            |            |                     |         |
| Jumlah Modal Inti<br>Total Core Capital                                                                                                                    | 3.353.245  | 3.389.031  | (35.786)            | (1,06)  |
| Modal Pelengkap<br>Supplementary Capital                                                                                                                   | 354.463    | 364.551    | (10.088)            | (2,77)  |
| Jumlah Modal<br>Total Capital                                                                                                                              | 3.707.708  | 3.753.582  | (45.874)            | (1,22)  |
| Aset Tertimbang Menurut Risiko untuk Risiko Kredit<br>Risk Weighted Assets for Credit Risk                                                                 | 13.797.985 | 14.902.176 | (1.104.191)         | (7,41)  |
| Aset Tertimbang Menurut Risiko untuk Risiko Operasional<br>Risk Weighted Assets for Operational Risk                                                       | 1.764.312  | 1.881.945  | (117.633)           | (6,25)  |
| Aset Tertimbang Menurut Risiko untuk Risiko Pasar<br>Risk Weighted Assets for Market Risk                                                                  | 346.212    | 454.877    | (108.665)           | (23,89) |
| Rasio Kewajiban Penyediaan Modal Minimum untuk Risiko Kredit dan Risiko Operasional (%)<br>Capital Adequacy Ratio for Credit Risk and Operational Risk (%) | 23,82      | 22,36      | 1,46                | 6,53    |

Dalam jutaan Rupiah  
In million Rupiah



Dalam jutaan Rupiah  
In million Rupiah

| Uraian<br>Description                                                                                                                                                                | 2022  | 2021  | Perubahan<br>Change |        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|---------------------|--------|
|                                                                                                                                                                                      |       |       | Nominal<br>Nominal  | %      |
| Rasio Kewajiban Penyediaan Modal Minimum untuk Risiko Kredit, Risiko Operasional, dan Risiko Pasar (%)<br><i>Capital Adequacy Ratio for Credit, Operational, and Market Risk (%)</i> | 23,31 | 21,77 | 1,54                | 7,07   |
| Rasio Kewajiban Penyediaan Modal Minimum yang Diwajibkan (%)<br><i>Mandatory Capital Adequacy Ratio (%)</i>                                                                          | 8,00  | 8,00  | 0                   | 0      |
| Rasio KPMM (%)<br><i>KPMM Ratio (%)</i>                                                                                                                                              |       |       |                     |        |
| Rasio CET 1<br><i>CET 1 Ratio</i>                                                                                                                                                    | 21,08 | 19,66 | 1,42                | 7,22   |
| Rasio AT 1<br><i>AT 1 Ratio</i>                                                                                                                                                      | 0     | 0     | 0                   | 0      |
| Rasio AT 2<br><i>AT 2 Ratio</i>                                                                                                                                                      | 2,23  | 2,11  | 0,12                | 5,69   |
| Rasio Total<br><i>Total Ratio</i>                                                                                                                                                    | 23,31 | 21,77 | 1,54                | 7,07   |
| Rasio Minimum Tier 1<br><i>Minimum Tier 1 Ratio</i>                                                                                                                                  | 6,00  | 6,00  | 0                   | 0      |
| Rasio Minimum CET 1<br><i>Minimum CET 1 Ratio</i>                                                                                                                                    | 4,50  | 4,50  | 0                   | 0      |
| KPMM Minimum berdasarkan Profil Risiko<br><i>Minimum CAR by Risk Profile</i>                                                                                                         | 9,35  | 9,36  | (0,01)              | (0,11) |

### Dampak Perubahan Tingkat Suku Bunga terhadap Kinerja Bank

Bank Indonesia menaikkan suku bunga acuan ke level 5,50% pada bulan Desember di tengah gejolak ekonomi global sepanjang tahun 2022. Seiring dengan kenaikan suku bunga di tahun 2022, Bank Artha Graha Internasional memfokuskan pada pertumbuhan dana murah (CASA) dan juga mengurangi dana mahal. Langkah ini diambil sebagai upaya untuk menjaga *cost of fund* menjadi lebih efisien dan memperoleh struktur pendanaan yang lebih baik. Dalam merespon kenaikan suku bunga, Bank Artha Graha Internasional juga melakukan penyesuaian suku bunga simpanan namun dilakukan secara bertahap dengan tetap memperhatikan tingkat suku bunga acuan, kondisi likuiditas Bank dan juga tingkat kompetisi dengan bank-bank lain.

### Impact of Changes in Interest Rates on Bank Performance

Bank Indonesia raised its benchmark interest rate to 5.50% in December amidst global economic turmoil throughout 2022. Along with the interest rate hike in 2022, Bank Artha Graha Internasional is focusing on the growth of low cost funds (CASA) and also reducing expensive funds. This step is taken as an effort to maintain cost of funds to be more efficient and obtain a better funding structure. In response to the interest rate hike, Bank Artha Graha Internasional also adjusts its deposit interest rates but gradually while taking into account the benchmark interest rate, the Bank's liquidity condition and also the level of competition with other banks.





## 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 2022 adalah sebagai berikut:

## Basic Credit Interest Rate

As a commercial bank, the Bank has the obligation to report and publish the Prime Credit Interest 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.

SBDK is used as a guideline for determining the credit interest rate that will be charged to the customer. However, the prime lending rate has not taken into account the estimated risk premium component, the amount of which depends on the Bank's assessment of the risk of each debtor or group of debtors. The 2022 SBDK comparison is as follows:

| Suku Bunga Dasar Kredit Rupiah<br>IDR Prime Lending Rate                                     |                        |                                     |                              |                             |                                   |         |
|----------------------------------------------------------------------------------------------|------------------------|-------------------------------------|------------------------------|-----------------------------|-----------------------------------|---------|
| Segmen Bisnis (Efektif % per Tahun) - 2022<br>Business Segment (Effective % per Year) - 2022 |                        |                                     |                              |                             |                                   |         |
| Suku Bunga Dasar Kredit - 2022<br>Prime Lending Rate - 2022                                  | Periode<br>Period      | Kredit Korporasi<br>Corporate Loans | Kredit Ritel<br>Retail Loans | Kredit Mikro<br>Micro Loans | Kredit Konsumsi<br>Consumer Loans |         |
|                                                                                              |                        |                                     |                              |                             | KPR                               | Non KPR |
|                                                                                              | Maret<br>March         | 9,11                                | 9,96                         | -                           | 11,73                             | 14,92   |
|                                                                                              | Juni<br>June           | 8,91                                | 9,65                         | -                           | 11,98                             | 14,61   |
|                                                                                              | September<br>September | 8,68                                | 9,39                         | -                           | 11,66                             | 14,34   |
|                                                                                              | Desember<br>December   | 9,06                                | 9,67                         | -                           | 13,41                             | 14,58   |

## 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.

## Spot and Derivative Transactions

The Bank enters into derivative transactions in the form of spot and forward foreign exchange purchases and sales. Market risk from derivative transactions arises from potential changes in value due to fluctuations in foreign currency exchange rates, while credit risk arises in the event that other parties do not fulfill their obligations to the Bank.



Rincian tagihan dan liabilitas derivatif adalah sebagai berikut:

The details of derivative receivables and liabilities are as follows:

|                                   | Tagihan Derivatif<br>Derivative Bills |       | Liabilitas Derivatif<br>Derivative Liabilities |      |
|-----------------------------------|---------------------------------------|-------|------------------------------------------------|------|
|                                   | 2022                                  | 2021  | 2022                                           | 2021 |
| Penjualan Forward<br>Valuta Asing | 143                                   | 2.049 | 33                                             | 77   |
| Pembelian Forward<br>Valuta Asing | -                                     | -     | -                                              | -    |
| Jumlah<br>Total                   | 143                                   | 2.049 | 33                                             | 77   |

#### Ikatan yang Material untuk Investasi Barang Modal

#### Material Commitments for Capital Goods Investments

Bank Artha Graha Internasional tidak melakukan pengikatan dengan pihak manapun terkait investasi barang modal pada tahun 2022. 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.

Bank Artha Graha Internasional does not make any commitments with any party related to capital goods investment in 2022. Therefore, the Bank does not provide information regarding the purpose of the agreement; source of funds expected to fulfill the said commitment; denominated currency; and steps planned by the Bank to protect risks from related foreign currency positions.

#### Realisasi Investasi Barang Modal

#### Realization of Capital Goods Investment

Bank melakukan investasi barang modal pada tahun 2022 sebagai berikut:

The Bank invests in capital goods in 2022 as follows:

| No. | Jenis Barang Modal<br>Types of Capital Goods | Tujuan Investasi<br>Investment Purpose                      | Dalam jutaan Rupiah<br>In million Rupiah |        |
|-----|----------------------------------------------|-------------------------------------------------------------|------------------------------------------|--------|
|     |                                              |                                                             | 2022                                     | 2021   |
| 1   | Tanah<br>Landrights                          | Pengembangan bisnis Bank<br>The Bank's business development | 0                                        | 5.098  |
| 2   | Inventaris Kantor<br>Office Equipment        |                                                             | 8.117                                    | 6.988  |
| 3   | Bangunan<br>Buildings                        |                                                             | 369                                      | 6.454  |
| 4   | Instalasi<br>Installation                    |                                                             | 148                                      | 2.708  |
|     | Jumlah<br>Total                              |                                                             | 8.634                                    | 21.248 |

#### Informasi dan Fakta Material Yang Terjadi Setelah Tanggal Laporan Akuntan

#### Information and Material Facts That Happened After the Date of the Accountant's Report

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.

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 performance and business risks in the future.



## Perbandingan Antara Target Dan Realisasi Serta Proyeksi Satu Tahun Ke Depan

## Comparison Between Target And Realization And Projection

Bank Artha Graha Internasional dalam Rencana Bisnis Bank (RBB) telah menetapkan sejumlah target yang hendak dicapai untuk tahun buku 2022. Perbandingan target yang ditetapkan dengan realisasi tahun buku 2022 adalah sebagai berikut:

Bank Artha Graha Internasional in its Bank Business Plan (RBB) has set a number of targets to be achieved for the financial year 2022. A comparison of the targets set with the realization for the financial year 2022 is as follows:

| Dalam jutaan Rupiah<br>In million Rupiah                   |                                                                              |                            |                                    |
|------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------|------------------------------------|
| No.                                                        | Uraian<br>Description                                                        | Target 2022<br>Target 2022 | Realisasi 2022<br>Realization 2022 |
| 1                                                          | Pendapatan Bunga<br>Interest Income                                          | 1.543.512                  | 1.441.977                          |
| 2                                                          | Laba Tahun Berjalan<br>Profit of the Year                                    | 115.679                    | 54.997                             |
| 3                                                          | Laba per Saham Dasar (angka penuh)<br>Basic Earnings per Share (full amount) | 5,72                       | 2,72                               |
| Laporan Posisi Keuangan<br>Statement of Financial Position |                                                                              |                            |                                    |
| 4                                                          | Aset<br>Assets                                                               | 28.018.791                 | 25.437.633                         |
| 5                                                          | Kredit Gross<br>Loans                                                        | 13.403.757                 | 10.229.770                         |
| 6                                                          | Dana Pihak Ketiga<br>Third Party Funds                                       | 22.598.394                 | 20.325.078                         |
| Rasio Keuangan<br>Financial Ratio                          |                                                                              |                            |                                    |
| 7                                                          | ROA                                                                          | 0,43%                      | 0,25%                              |
| 8                                                          | ROE                                                                          | 3,15%                      | 1,63%                              |
| 9                                                          | NPL Gross                                                                    | 3,66%                      | 2,73%                              |
| 10                                                         | NPL Net                                                                      | 1,99%                      | 0,41%                              |
| 11                                                         | RIM                                                                          | 62,76%                     | 54,92%                             |
| 12                                                         | NIM                                                                          | 4,00%                      | 4,79%                              |
| 13                                                         | CASA                                                                         | 37,80%                     | 41,13%                             |
| 14                                                         | BOPO                                                                         | 93,45%                     | 96,26%                             |
| 15                                                         | CAR                                                                          | 24,36%                     | 23,31%                             |
| Lainnya<br>Others                                          |                                                                              |                            |                                    |
| 16                                                         | Karyawan<br>Employees                                                        | 1.200                      | 1.487                              |
| 17                                                         | Kantor Cabang<br>Branch Office                                               | 32                         | 32                                 |



Dalam jutaan Rupiah  
In million Rupiah

| No. | Uraian<br>Description                       | Target 2022<br>Target 2022 | Realisasi 2022<br>Realization 2022 |
|-----|---------------------------------------------|----------------------------|------------------------------------|
| 18  | Kantor Cabang Pembantu<br>Sub-Branch Office | 36                         | 35                                 |
| 19  | Kantor Kas<br>Cash Offices                  | -                          | -                                  |

## PROYEKSI TAHUN 2023

## PROJECTION IN 2023

Memasuki tahun 2023, Bank Artha Graha Internasional telah menetapkan sejumlah target yang tertuang pada Rencana Bisnis Bank (RBB) 2023. Adapun beberapa target yang ditetapkan Bank antara lain:

Entering 2023, Bank Artha Graha Internasional has targets sets out in the Bank Business Plan (RBB) in 2023. Some of the targets set by the Bank include:

| Uraian<br>Description                                                        | Target 2023<br>(Rp Juta)<br>(IDR Million) |
|------------------------------------------------------------------------------|-------------------------------------------|
| Pendapatan Bunga<br>Interest Income                                          | 1.573.771                                 |
| Laba Tahun Berjalan<br>Profit of the Year                                    | 178.749                                   |
| Laba per Saham Dasar (angka penuh)<br>Basic Earnings per Share (full amount) | 8,83                                      |
| Laporan Posisi Keuangan<br>Statement of Financial Position                   |                                           |
| Aset<br>Assets                                                               | 27.340.130                                |
| Kredit Gross<br>Loans                                                        | 12.413.980                                |
| Dana Pihak Ketiga<br>Third Party Funds                                       | 21.545.090                                |
| Rasio Keuangan<br>Financial Ratio                                            |                                           |
| ROA                                                                          | 0,68%                                     |
| ROE                                                                          | 4,88%                                     |
| NPL Gross                                                                    | 2,69%                                     |
| NPL Net                                                                      | 0,95%                                     |
| RIM                                                                          | 70,13%                                    |
| NIM                                                                          | 4,41%                                     |
| CASA                                                                         | 44,67%                                    |
| BOPO                                                                         | 89,15%                                    |
| CAR                                                                          | 22,26%                                    |



| Uraian<br>Description                                                | Target 2023<br>(Rp Juta)<br>(IDR Million) |
|----------------------------------------------------------------------|-------------------------------------------|
| Lainnya<br>Others                                                    |                                           |
| Karyawan (orang)<br>Employee (people)                                | 1.200                                     |
| Kantor Cabang (dalam satuan)<br>Branch Office (in unit)              | 32                                        |
| Kantor Cabang Pembantu (dalam satuan)<br>Sub-Branch Office (in unit) | 37                                        |

## 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 hasil keputusan RUPS Tahunan yang dilaksanakan tanggal 25 Juli 2022, Pemegang Saham Bank menyetujui untuk tidak melakukan pembagian dividen karena pada Tahun Buku 2021 Bank belum mencatatkan saldo laba positif.

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.

### 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 2022.

### Realisasi Penggunaan Dana Hasil Penawaran Umum

Pada tahun 2022, Bank tidak menerbitkan saham ataupun melakukan konversi efek lain. Aksi korporasi terakhir telah dilaksanakan di tahun 2021 terkait pelaksanaan Waran Seri I. Jumlah Waran Seri I yang diterbitkan sebanyak 4.513.198.013 dengan total pelaksanaan Waran Seri I adalah 4.427.219.858 dengan jumlah Waran Seri I yang tidak dilaksanakan sampai dengan tanggal 7 Desember

## DIVIDEND POLICY AND DISTRIBUTION

### Dividend Policy

Through the General Meeting of Shareholders (GMS) the dividend policy is determined by taking into account the financial condition and soundness of the Bank, as well as being guided by relevant regulations in the banking sector. Based on the resolutions of the Annual GMS held on July 25, 2022, the Bank's Shareholders agreed not to distribute dividends because in the 2021 the Bank Fiscal Year has not recorded a positive profit balance.

In relation to this matter, the Bank does not provide information related to: the date of payment of cash dividends and/or the date of distribution of non-cash dividends; the amount of dividends per share (cash and/or non-cash); and the amount of annual dividends paid.

### 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 Management Stock Option Plan (MSOP) for the period ending December 31, 2022.

### Realization of Use of Proceeds from Public Offering

In 2022, the Bank will not issue shares or convert other securities. The last corporate action was carried out in 2021 related to the exercise of Series I Warrants. The number of Series I Warrants issued was 4,513,198,013 with a total exercise of Series I Warrants of 4,427,219,858 with the number of Series I Warrants that were not exercised until December 7, 2021 of 85,978,155. It was submitted





2021 sebanyak 85.978.155. Telah disampaikan pada Otoritas Jasa Keuangan pada tanggal 20 Desember 2021 dan tercatat dalam administrasi pengawasan Otoritas Jasa Keuangan sesuai surat No. SR-44/PB.332/2021 tanggal 29 Desember 2021. Dengan demikian, Bank tidak memiliki informasi kewajiban pelaporan penggunaan dana hasil penawaran umum.

#### Informasi Material Mengenai Investasi, Ekspansi, Divestasi, Penggabungan/Peleburan Usaha, Akuisisi, Dan Restrukturisasi Utang/Modal

Pada Tahun 2022, 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 kewajaran 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 melakukan transaksi dengan pihak-pihak berelasi dalam kegiatan usaha normal. Transaksi dengan pihak-pihak berelasi tersebut dilaksanakan dengan syarat dan kondisi yang sama sebagaimana dilakukan dengan pihak ketiga. Terkait transaksi dengan pihak-pihak berelasi, Bank melaporkan tidak terdapat transaksi yang mengandung benturan kepentingan.

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.

to the Financial Services Authority on December 20, 2021 and was recorded in the supervision administration of the Financial Services Authority according to letter No. SR-44/PB.332/2021 dated December 29, 2021. Thus, the Bank does not have information on the obligation to report the use of proceeds from a public offering.

#### Material Information Regarding Investment, Expansion, Divestment, Merger/Consolidation Business, Acquisition, and Debt/Capital Restructuring

In 2022, Bank Artha Graha Internasional has no information regarding investments, expansions, divestitures, business mergers/consolidations, acquisitions, debt and capital restructuring, material transactions, affiliated transactions and conflict of interest transactions. Therefore, the Bank does not present information related to: date, value and transaction object; the name of the party conducting the transaction; nature of affiliate relationship (if any); explanation regarding the fairness of the transaction; fulfillment of related provisions; and in the case of an affiliation relationship, other than disclosing the information as intended.

#### Information on Material Transactions Containing Conflicts of Interest and/or Transactions with Affiliated/Related Parties

The Bank conducts transactions with related parties in normal business activities. Transactions with these related parties are carried out with the same terms and conditions as those with third parties. Regarding transactions with related parties, the Bank reports that there are no transactions that contain conflicts of interest.

The Bank applies PSAK No. 7 (Revised 2015) regarding "Related Party Disclosures", which requires the disclosure of relationships, transactions and balances of related parties, including commitments in the financial statements.

These related parties consist of:

1. The person or immediate family member has a relationship with the reporting entity if the person:
  - a. Has control or joint control over the reporting entity;
  - b. Has significant influence over the reporting entity; and
  - c. Key management personnel of the reporting entity or the parent of the reporting entity.



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).
2. An entity is related to the reporting entity if it meets one of the following.
  - a. The entity and the reporting entity are members of the same business group (meaning the parent entity and which are related to other entities);
  - b. One entity is an associate or joint venture of the other entity (or an associate or joint venture of 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 the third entity and the other entity is an associate of the third entity;
  - e. The entity is a post-employment benefit plan for employee benefits from a reporting entity or an entity related to the reporting entity. If the reporting entity is the entity administering the program, then the sponsoring entity is also related to the reporting entity;
  - f. Entity that is controlled or jointly controlled by the person identified in number (1); and
  - g. The person identified in (a) has significant influence over the entity or key management personnel of the entity (or the parent of the entity).

## 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:

## NAME AND NATURE OF RELATIONSHIP

Related parties are companies and individuals that have direct or indirect ownership or management relationships with the Bank, as follows:

| Nama Pihak Berelasi<br>Relation Parties | Sifat Pihak Berelasi<br>Nature of Relationship             | Jenis Transaksi<br>Transaction Type                                                                        |
|-----------------------------------------|------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| PT Buanagraha Arthaprima                | Memiliki Kesamaan Pemegang Saham<br>Shareholders in Common | BOT (Build, Operate and Transfer), 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<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 Bisnisपुरी                   | 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                                     |



| Nama Pihak Berelasi<br>Relation Parties           | Sifat Pihak Berelasi<br>Nature of Relationship | Jenis Transaksi<br>Transaction Type                              |
|---------------------------------------------------|------------------------------------------------|------------------------------------------------------------------|
| PT Agung Sedayu Propertindo                       | Afiliasi<br>Affiliate                          | Deposito Berjangka<br>Time Deposits                              |
| PT Andana Utamagraha                              | Afiliasi<br>Affiliate                          | Giro<br>Demand Deposits                                          |
| PT Electronic City Indonesia Tbk                  | Afiliasi<br>Affiliate                          | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits |
| PT Erajaya Swasembada Tbk                         | Afiliasi<br>Affiliate                          | Giro<br>Demand Deposits                                          |
| PT Jakarta International Hotels & Development Tbk | Afiliasi<br>Affiliate                          | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits |
| PT Karya Megah Permai                             | Afiliasi<br>Affiliate                          | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits |
| PT Makmur Jaya Serasi                             | Afiliasi<br>Affiliate                          | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits |
| PT Tunas Satya Prakarsa                           | Afiliasi<br>Affiliate                          | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits |
| PT Grahaputra Sentosa                             | Afiliasi<br>Affiliate                          | Giro<br>Demand Deposits                                          |
| PT Artha Telekomindo                              | Afiliasi<br>Affiliate                          | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits |
| PT Danayasa Arthatama                             | Afiliasi<br>Affiliate                          | Giro<br>Demand Deposits                                          |
| PT Agung Sedayu                                   | Afiliasi<br>Affiliate                          | Giro<br>Demand Deposits                                          |
| PT Agung Sedayu Permai                            | Afiliasi<br>Affiliate                          | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits |
| PT Multi Artha Pratama                            | Afiliasi<br>Affiliate                          | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits |
| PT Global Persada Inti                            | Afiliasi<br>Affiliate                          | Giro<br>Demand Deposits                                          |
| PT Artha Propertindo Indonesia                    | Afiliasi<br>Affiliate                          | Giro<br>Demand Deposits                                          |
| PT Adinusa Puripratama                            | Afiliasi<br>Affiliate                          | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits |
| PT Harapan Sinar Sejahtera                        | Afiliasi<br>Affiliate                          | Giro<br>Demand Deposits                                          |
| PT Era Sukses Abadi                               | Afiliasi<br>Affiliate                          | -                                                                |
| PT Catur Kusuma Abadi Sejahtera                   | Afiliasi<br>Affiliate                          | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits |
| PT Gemilang Inti Persada                          | Afiliasi<br>Affiliate                          | -                                                                |
| PT Artha Graha Network                            | Afiliasi<br>Affiliate                          | Giro<br>Demand Deposits                                          |
| PT Detik Amita Sakti                              | Afiliasi<br>Affiliate                          | Giro<br>Demand Deposits                                          |
| PT Lava Pratama Indonesia                         | Afiliasi<br>Affiliate                          | Giro<br>Demand Deposits                                          |
| PT Lentera Duasatu Propertindo                    | Afiliasi<br>Affiliate                          | Giro<br>Demand Deposits                                          |
| PT Kharisma Arya Paksi                            | Afiliasi<br>Affiliate                          | Giro<br>Demand Deposits                                          |



| Nama Pihak Berelasi<br><i>Relation Parties</i>                                                                               | Sifat Pihak Berelasi<br><i>Nature of Relationship</i>           | Jenis Transaksi<br><i>Transaction Type</i>                                        |
|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------------------------|
| PT Kresna Aji Sembada                                                                                                        | Afiliasi<br><i>Affiliate</i>                                    | Giro<br><i>Demand Deposits</i>                                                    |
| PT Artha Graha General Insurance                                                                                             | Afiliasi<br><i>Affiliate</i>                                    | Giro dan Deposito Berjangka<br><i>Demand Deposits and Time Deposits</i>           |
| PT Bangun Kosambi Sukses                                                                                                     | Afiliasi<br><i>Affiliate</i>                                    | Giro dan Deposito Berjangka<br><i>Demand Deposits and Time Deposits</i>           |
| Yayasan Buddha Tzu Chi                                                                                                       | Afiliasi<br><i>Affiliate</i>                                    | Giro dan Deposito Berjangka<br><i>Demand Deposits and Time Deposits</i>           |
| Dewan Komisaris, Direksi, dan Pejabat Eksekutif<br><i>Board of Commissioners, Board of Directors, and Executive Officers</i> | Manajemen dan Karyawan Kunci<br><i>Management and Employees</i> | Giro, Tabungan, dan Deposito Berjangka<br><i>Demand, Saving and Time Deposits</i> |

## REALISASI TRANSAKSI PIHAK BERELASI

## REALIZATION OF RELATED PARTY TRANSACTIONS

Adapun rincian saldo dengan pihak-pihak berelasi diuraikan sebagai berikut:

The details of balances with related parties are described as follows:

| Uraian<br><i>Description</i>                                                                                             | Dalam jutaan Rupiah<br><i>In million Rupiah</i> |           |
|--------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|-----------|
|                                                                                                                          | 2022                                            | 2021      |
| Laporan Posisi Keuangan<br><i>Statement of Financial Position</i>                                                        |                                                 |           |
| Kredit yang Diberikan - Bersih<br><i>Loans - Net</i>                                                                     | 244.895                                         | 280.657   |
| Persentase dari Total Kredit yang Diberikan (%)<br><i>Percentage from Total Loans (%)</i>                                | 2,39                                            | 2,44      |
| Persentase dari Total Aset (%)<br><i>Percentage from Total Assets (%)</i>                                                | 0,96                                            | 1,07      |
| Simpanan Nasabah<br><i>Deposits Customers</i>                                                                            | 1.119.739                                       | 1.278.073 |
| Persentase dari Total Simpanan Nasabah (%)<br><i>Percentage from Total Deposits Customers (%)</i>                        | 5,51                                            | 6,14      |
| Persentase dari Total Liabilitas (%)<br><i>Percentage from Total Liabilities (%)</i>                                     | 5,22                                            | 5,82      |
| Laporan Laba Rugi dan Penghasilan Komprehensif Lain<br><i>Statement of Profit or Loss and Other Comprehensive Income</i> |                                                 |           |
| Pendapatan Bunga<br><i>Interest Income</i>                                                                               | 17.440                                          | 18.018    |
| Persentase dari Jumlah Pendapatan Bunga (%)<br><i>Percentage from Total Interest Income (%)</i>                          | 1,21                                            | 1,17      |
| Beban Bunga<br><i>Interest Expenses</i>                                                                                  | 5.757                                           | 10.846    |
| Persentase dari Jumlah Beban Bunga (%)<br><i>Percentage from Total Interest Expenses (%)</i>                             | 1,17                                            | 1,42      |
| Beban Manajemen Kunci<br><i>Key Management Expenses</i>                                                                  | 29.363                                          | 20.365    |
| Persentase dari Jumlah Beban Tenaga Kerja (%)<br><i>Percentage from Total Personnel Expenses (%)</i>                     | 11,06                                           | 8,47      |
| Beban Sewa<br><i>Rent Expenses</i>                                                                                       | 22.570                                          | 16.995    |
| Persentase dari Jumlah Beban Operasi (%)<br><i>Percentage from Total Operational Expenses (%)</i>                        | 5,25                                            | 4,77      |



## 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

Dalam melaksanakan transaksi dengan pihak berelasi, Bank mengacu pada peraturan yang berlaku 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 2022 Total liabilitas komitmen dan kontinjensi sebesar Rp916 miliar.

## FAIRNESS AND REASONS FOR TRANSACTIONS

*Transactions with related parties are carried out fairly in line with the interests of the Bank. All transactions with related parties are carried out based on the Bank's business needs in order to improve the Bank's performance.*

## FULFILLMENT OF RELATED RULES AND PROVISIONS

*In carrying out transactions with related parties, the Bank refers to regulations:*

1. *Bank Indonesia Regulation No. 8/13/PBI/2006 concerning Amendments to PBI No. 7/3/PBI/2005 concerning Legal Lending Limits for Commercial Banks;*
2. *Financial Services Authority Regulation No. 15/POJK.03/2018 concerning Maximum Limits for Lending or Maximum Limits for Channeling Bank Funds to Encourage Growth in the Tourism Sector and Increase Foreign Exchange;*
3. *Financial Services Authority Regulation No. 32/POJK.03/2018 concerning Maximum Limits for Lending 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 Maximum Limits for Lending 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 2022 the total commitment and contingent liabilities amounted to IDR916 billion.*



Dalam jutaan Rupiah  
In million Rupiah

| Uraian<br>Description                                                                                          | 2022      | 2021      |
|----------------------------------------------------------------------------------------------------------------|-----------|-----------|
| Tagihan Komitmen<br><i>Commitment Receivables</i>                                                              |           |           |
| Pembelian Spot dan Forward Valuta Asing<br><i>Purchases of Spot and Forward Foreign Currency</i>               | 31.168    | 301.426   |
| Liabilitas Komitmen<br><i>Commitment Liabilities</i>                                                           |           |           |
| Fasilitas Kredit kepada Debitur yang Belum Digunakan<br><i>Unused Loan Facilities to Debtors</i>               | (649.478) | (757.894) |
| Irrevocable L/C yang Masih Berjalan<br><i>Outstanding Irrevocable Letters of Credit</i>                        | (8.533)   | (17.282)  |
| Penjualan Spot dan Forward Valuta Asing<br><i>Sale of Spot and Forward Foreign Currency</i>                    | (31.168)  | (301.426) |
| Komitmen - Bersih<br><i>Commitment - Net</i>                                                                   | (658.011) | (775.176) |
| Tagihan Kontinjensi<br><i>Contingent Receivables</i>                                                           |           |           |
| Pendapatan Bunga dalam Penyelesaian<br><i>Past Due Interest Revenues</i>                                       | 6.178     | 6.181     |
| Liabilitas Kontinjensi<br><i>Contingent Payables</i>                                                           |           |           |
| Garansi yang Diterbitkan<br><i>Guarantees Issued</i>                                                           | (30.733)  | (30.474)  |
| Setoran Titipan<br><i>Deposits</i>                                                                             | (109.538) | (91.037)  |
| Lain-Lain<br><i>Others</i>                                                                                     | (117.482) | (83.862)  |
| Kontinjensi - Bersih<br><i>Contingent - Net</i>                                                                | (251.575) | (199.192) |
| Liabilitas Komitmen dan Kontinjensi - Bersih<br><i>Commitment Liabilities and Contingent Liabilities - Net</i> | (916.586) | (974.368) |

#### 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.

#### PROHIBITIONS, RESTRICTIONS AND/OR SIGNIFICANT BARRIERS TO TRANSFERRING FUNDS BETWEEN BANKS AND OTHER ENTITIES WITHIN A BUSINESS GROUP

The Bank has no restrictions on operational procedures related to transfers of Customer funds, both in the form of incoming and 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 Customer prior to accepting Fund Transfer Orders for Foreign Exchange Traffic (LLD) transactions in the form of outgoing fund transfers in foreign currency with an equivalent value of over USD100,000.00 (one hundred thousand United States dollars). The customer must submit supporting documents to the Bank, as required in Bank Indonesia Regulation No. 21/15/PBI/2019 dated December 9, 2019 concerning Monitoring of Foreign Exchange Flows Bank and Customer.





## TRANSAKSI-TRANSAKSI PENTING LAINNYA DALAM JUMLAH YANG SIGNIFIKAN

Bank Artha Graha Internasional tidak melaksanakan transaksi-transaksi penting lainnya dalam jumlah yang signifikan pada tahun 2022.

## PERUBAHAN PERATURAN PERUNDANG-UNDANGAN DAN DAMPAKNYA TERHADAP PERUSAHAAN PADA TAHUN 2022

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 2022 dan dampaknya terhadap kinerja Bank adalah sebagai berikut:

## OTHER IMPORTANT TRANSACTIONS IN SIGNIFICANT AMOUNTS

Bank Artha Graha Internasional will not carry out other significant transactions in a significant amount in 2022.

## CHANGES TO LAWS AND REGULATIONS AND THEIR IMPACT ON COMPANIES IN 2022

The Bank conducts studies on new regulations and amendments to existing regulations to identify the impact that may result from changes to these regulations and the Bank's compliance with these regulations. An explanation of the regulations and their changes that are effective throughout 2022 and their impact on the Bank's performance is as follows:

| No. | Peraturan Perundang-undangan<br>Laws and Regulations                                                                                                                                                                                  | Perubahan dan Penjelasan<br>Changes and Explanations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Pengaruh Terhadap Bank<br>Impacts Towards the Bank                                                                                                                                                                                                                                        |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | 6/POJK.07/2022 tanggal 14 April 2022 Perihal: Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.<br><br>6/POJK.07/2022 dated April 14, 2022 Regarding: Consumer and Community Protection in the Financial Services Sector. | Detail teknis penyampaian ringkasan informasi produk dan/atau layanan.<br><br>Technical details of the product and/or service information overview.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Telah dilakukan penyesuaian PAP No. 180101.01.2 tanggal 7 November 2022 Perihal: Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.<br>Adjustment of PAP No. 180101.01.2 dated November 7, 2022 Regarding: Consumer and Community Protection in the Financial Services Sector. |
| 2   | 12/POJK.03/2021 tanggal 30 Juli 2021 Perihal: Bank Umum.<br><br>12/POJK.03/2021 dated July 30, 2021 Regarding: Commercial Banks.                                                                                                      | <ul style="list-style-type: none"> <li>Pencabutan ketentuan BI dan penyesuaian dengan ketentuan 12/POJK.03/2021.</li> <li>Perubahan status Kantor Kas/Payment Point menjadi Kantor Cabang Pembantu (KCP).</li> <li>Penyesuaian dokumen yang dipersyaratkan dalam melakukan penyampaian pelaporan pelaksanaan penutupan Kantor Cabang kepada OJK sesuai POJK No. 12/POJK.03/2021.</li> <li>Revocation of BI provisions and adjustment to the provisions of 12/POJK.03/2021.</li> <li>Change of Cash Office/Payment Point status to Sub-Branch Office (KCP).</li> <li>Adjustment of documents required in submitting reporting on the implementation of Branch Office closure to OJK in accordance with POJK No. 12/POJK.03/2021.</li> </ul> | Telah dilakukan penyesuaian SEO No. 217.05.0 tanggal 21 Maret 2022 Perihal: Penutupan Kantor Bank.<br><br>Adjustment of SEO No. 217.05.0 dated March 21, 2022 Regarding: Bank Office Closing.                                                                                             |
| 3   | 23/25/PADG/2021 tanggal 12 November 2021 Perihal: Penyelenggaraan Bank Indonesia - Fast Payment (BI-FAST).<br><br>23/25/PADG/2021 dated November 12, 2021 Regarding: Implementation of Bank Indonesia - Fast Payment (BI-FAST).       | <ul style="list-style-type: none"> <li>Penambahan pengaturan Dispute Resolution Platform.</li> <li>Penambahan pengaturan terkait Pembebanan Biaya BI-Fast.</li> <li>Addition of Dispute Resolution Platform settings.</li> <li>Addition of settings related to BI-Fast Charges.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Telah dilakukan penyesuaian SEO No. 259.02.0 tanggal 10 Mei 2022 Perihal: Layanan Bank Indonesia - Fast Payment.<br>Adjustment of SEO No. 259.02.0 dated May 10, 2022 Regarding: Bank Indonesia Services - Fast Payment.                                                                  |



| No. | Peraturan Perundang-undangan<br>Laws and Regulations                                                                                                                                                                                                                                         | Perubahan dan Penjelasan<br>Changes and Explanations                                                                                                                                                                                                                                                                                                                                                                                                  | Pengaruh Terhadap Bank<br>Impacts Towards the Bank                                                                                            |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
|     | 24/5/PADG/2022 tanggal 13 Mei 2022 Perihal: Perubahan Kelima atas 20/15/PADG/2018 tentang Penyelenggaraan Setelmen Dana Seketika Melalui Sistem BI-RTGS.                                                                                                                                     | <ul style="list-style-type: none"> <li>• Penambahan ketentuan 24/5/PADG/2022.</li> <li>• Penyesuaian lampiran 1 - Jam Operasional Sistem BI-RTGS, lampiran 2 - Daftar Kode Transaksi, dan lampiran 13 - Jenis Transaksi, Kode Transaksi dan Tata Cara Pengisian Transaksi TSA sesuai 24/5/PADG/2022.</li> </ul>                                                                                                                                       | Telah dilakukan penyesuaian SEO No. 045.12.0 tanggal 25 Oktober 2022 Perihal: Operasional Sistem Bank Indonesia - Real Time Gross Settlement. |
| 4   | 24/5/PADG/2022 dated May 13, 2022 Regarding: Fifth Amendment to 20/15/PADG/2018 concerning the Implementation of Instant Fund Settlement through BI-RTGS System.                                                                                                                             | <ul style="list-style-type: none"> <li>• Addition of provisions 24/5/PADG/2022.</li> <li>• Adjustment of appendix 1 - BI-RTGS System Operating Hours, appendix 2 - List of Transaction Codes, and appendix 13 - Transaction Types, Transaction Codes and TSA Transaction Charging Procedures in accordance with 24/5/PADG/2022.</li> </ul>                                                                                                            | Adjustment of SEO No. 045.12.0 dated October 25, 2022 Regarding: Operation of Bank Indonesia System - Real Time Gross Settlement.             |
|     | 24/4/PBI/2022 tentang Perubahan Keempat PBI No. 20/3/PBI/2018 tentang GWM dalam Rupiah dan Valas Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah.                                                                                                                      | <ul style="list-style-type: none"> <li>• Penambahan ketentuan 24/16/PBI/2022 (Perubahan Keempat 20/4/PBI/2018).</li> <li>• Penambahan ketentuan 24/14/PADG/2022 (Perubahan Kelima 21/22/PADG/2022).</li> <li>• Penambahan terkait Laporan Bank Umum Terintegrasi.</li> </ul>                                                                                                                                                                          | Telah dilakukan penyesuaian PKPD No. 14.09.0 tanggal 19 Desember 2022 Perihal: Giro Wajib Minimum.                                            |
|     | 24/16/PBI/2022 tentang Perubahan Keempat atas Peraturan Bank Indonesia No. 20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank umum Syariah, dan Unit Usaha Syariah.                                         | <ul style="list-style-type: none"> <li>• Penambahan ketentuan terkait pemenuhan Giro RIM yang tidak memenuhi target RIM.</li> <li>• Penyesuaian ketentuan terkait kelonggaran atas pemenuhan ketentuan Giro RIM.</li> <li>• Penambahan pengaturan terkait pengecualian pemenuhan PLM.</li> <li>• Penambahan pengaturan terkait rincian sumber data DPK Bank dalam rupiah untuk perhitungan Giro RIM.</li> </ul>                                       |                                                                                                                                               |
| 5   | 24/3/PADG/2022 tentang Perubahan kedelapan atas Peraturan Anggota Dewan Gubernur No. 20/10/PADG/2018 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah.                                                        | <ul style="list-style-type: none"> <li>• Penambahan pengaturan terkait data untuk perhitungan RIM berupa kredit, DPK Bank dalam rupiah dan valas, surat berharga, pinjaman yang diterima, dan data kredit yang digunakan dalam perhitungan rasio kredit bermasalah.</li> <li>• Penambahan tabel rincian data perhitungan RIM dan Giro RIM.</li> </ul>                                                                                                 |                                                                                                                                               |
|     | 24/14/PADG/2022 tentang Perubahan Kelima atas Peraturan Anggota Dewan Gubernur No. 21/22/PADG/2019 tentang Rasio Intermediasi Makroprudensial, dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah.                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                               |
|     | 24/4/PBI/2022 on the Fourth Amendment to PBI No. 20/3/PBI/2018 on Reserve Requirements in Rupiah and Forex for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units.                                                                                             | <ul style="list-style-type: none"> <li>• Addition of provision 24/16/PBI/2022 (Fourth Amendment 20/4/PBI/2018).</li> <li>• Addition of provisions 24/14/PADG/2022 (Fifth Amendment 21/22/PADG/2022).</li> <li>• Addition related to Integrated Commercial Bank Report.</li> </ul>                                                                                                                                                                     | Adjustment of PKPD No. 14.09.0 dated December 19, 2022 Regarding: Minimum Reserve Requirement.                                                |
|     | 24/16/PBI/2022 on the Fourth Amendment to Bank Indonesia Regulation No. 20/4/PBI/2018 on Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.                                    | <ul style="list-style-type: none"> <li>• Addition of provisions related to the fulfillment of RIM Reserves that do not meet the RIM target.</li> <li>• Adjustment of provisions related to allowances for the fulfillment of RIM Reserve Requirements.</li> <li>• Addition of arrangements related to the exclusion of PLM fulfillment.</li> </ul>                                                                                                    |                                                                                                                                               |
|     | 24/3/PADG/2022 regarding the Eighth Amendment to the Regulation of the Members of the Board of Governors No. 20/10/PADG/2018 regarding Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.              | <ul style="list-style-type: none"> <li>• Addition of arrangements related to details of the source of Bank's deposits data in rupiah for the calculation of RIM Current Account.</li> <li>• The addition of arrangements related to data for the calculation of RIM in the form of loans, Bank deposits in rupiah and foreign currency, securities, loans received, and credit data used in the calculation of non-performing loan ratios.</li> </ul> |                                                                                                                                               |
|     | 24/14/PADG/2022 on the Fifth Amendment to the Regulation of the Members of the Board of Governors No. 21/22/PADG/2019 on Macroprudential Intermediation Ratio, and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Islamic Business Units. | <ul style="list-style-type: none"> <li>• Addition of detailed table of RIM and Current Account RIM calculation data.</li> </ul>                                                                                                                                                                                                                                                                                                                       |                                                                                                                                               |



| No. | Peraturan Perundang-undangan<br>Laws and Regulations                                                                                                                                 | Perubahan dan Penjelasan<br>Changes and Explanations                              | Pengaruh Terhadap Bank<br>Impacts Towards the Bank                                                                                                                                                                                       |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6   | 23/7/PBI/2021 tanggal 1 Juli 2021 Perihal: Penyelenggara Infrastruktur Sistem Pembayaran.<br><br>23/7/PBI/2021 dated July 1, 2021 Regarding: Payment System Infrastructure Operator. | Penambahan PIC pada Laporan Tahunan.<br><br>Addition of PIC in the Annual Report. | Telah dilakukan penyesuaian SEO No. 257.01.1 tanggal 15 Oktober 2021 Perihal: Penyelenggara Infrastruktur Sistem Pembayaran.<br>Adjustment of SEO No. 257.01.1 dated October 15, 2021 Regarding: Payment System Infrastructure Operator. |
| 7   | 23/6/PBI/2021 tanggal 1 Juli 2021 Perihal: Penyedia Jasa Pembayaran.<br><br>23/6/PBI/2021 dated July 1, 2021 Regarding: Payment Service Provider.                                    | Penambahan PIC pada Laporan Tahunan.<br><br>Addition of PIC in the Annual Report. | Telah dilakukan penyesuaian SEO No. 256.01.1 tanggal 7 Oktober 2021 Perihal: Penyedia Jasa Pembayaran.<br>Adjustment of SEO No. 256.01.1 dated October 7, 2021 Regarding: Payment Service Provider.                                      |

## PERUBAHAN KEBIJAKAN AKUNTANSI

Standar akuntansi keuangan, perubahan, dan interpretasi standar akuntansi keuangan yang berlaku efektif sejak 1 Januari 2022:

- Amendemen PSAK 22 "Kombinasi bisnis";
- Amendemen PSAK No. 57, "Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Memberatkan - Biaya Memenuhi Kontrak";
- Amendemen PSAK 71: "Instrumen keuangan"; dan
- 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.

## INFORMASI KELANGSUNGAN USAHA

Hal-Hal yang Berpotensi Berpengaruh Signifikan terhadap Kelangsungan Usaha Perusahaan pada Tahun Buku Terakhir

Belum sepenuhnya pulih dari dampak pandemi COVID-19, ekonomi global kembali menghadapi tantangan yang tidak ringan, ditambah dengan konflik geopolitik yang terjadi di beberapa kawasan. Hal tersebut 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.

## CHANGES IN ACCOUNTING POLICY

Financial accounting standards, amendments, and interpretations of financial accounting standards effective from January 1, 2022:

- Amendment to PSAK 22 "Business combination";
- Amendments to PSAK No. 57, "Provisions, Contingent Liabilities, and Contingent Assets on Onerous Contracts – The Cost of Fulfilling the Contract";
- Amendment to PSAK 71: "Financial Instruments"; and
- Amendment to PSAK 73: "Lease".

The implementation of these standards did not result in substantial changes to the Bank's accounting policies and did not have a material impact on the financial statements in the current year or the previous year.

## BUSINESS CONTINUITY INFORMATION

Matters with the Potential to Significantly Affect the Company's Business Continuity in the Last Fiscal Year

Not having fully recovered from the impact of the COVID-19 pandemic, the global economy is again facing tough challenges, coupled with geopolitical conflicts that have occurred in several regions. This had a negative impact on the performance of some of the Bank's debtors. However, the Bank is always paying close attention to changes and developments in the current financial industry that will change the business model, the way banking works in a more dynamic and more competitive direction. Several conservative steps have been taken by the Bank to deal with economic conditions by establishing credit provisions and managing costs on an ongoing basis.



### Assessment Manajemen untuk Mengelola Potensi yang Berpengaruh Signifikan terhadap Kelangsungan Usaha

Untuk kelangsungan usaha 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 serta strategi penyelesaian *Non Performing Loan* (NPL). 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 diantaranya 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 lainnya yang dihadapi Bank.

### Tingkat Kesehatan Bank

Bank melakukan penilaian mandiri (*self-assessment*) terhadap Tingkat Kesehatan Bank setiap semester yang berpedoman pada Peraturan OJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum 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.

### Management Assessment for Managing Potential Significant Influence on Business Continuity

For sustainable business continuity going forward, the Bank continues to strive to manage credit growth while remaining prudent and focusing on healthy credit growth through an efficient capital utilization strategy and a non-performing loan (NPL) settlement strategy. The Bank will continue to implement prudent business growth, cost efficiency and optimize its resources to achieve the targets set by the Bank, and focus on Human Capital. The process of acquiring 1 million customers is a target to be achieved by the Bank along with the acceleration of digital banking transformation where the Bank's strategic plan enters the Sustainable Business Expansion stage.

### Assumptions Used by Management in Conducting the Assessment

The Bank uses several considerations in conducting the assessment. The assumptions used include how much the estimated economic conditions affect the Bank's performance. In addition, management also pays attention to micro assumptions banking industry for the next few years. The estimates referred to include credit growth, customer deposit growth, deposit interest rates for a 3-month period, lending rates for working capital loans and NPL ratios. In summary, the considerations used by the Bank in assessing business continuity are as follows:

1. Changes in macro and micro economic conditions;
2. Policy changes in banking and capital markets;
3. Bank capital adequacy level; and
4. Other risks faced by the Bank

### 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.



Hasil penilaian mandiri (*self assessment*) Bank terhadap Tingkat Kesehatan Bank pada akhir tahun 2022 memperoleh peringkat komposit "Sehat" atau PK-2. Hal ini mencerminkan bahwa "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

Prospek perekonomian Indonesia diperkirakan masih dapat tumbuh kira-kira ditingkat 5% pada tahun 2023, namun tetap waspada dalam mengambil setiap kebijakan moneter dan fiskal domestik untuk menghindari resesi. Meskipun resesi ekonomi global diprediksi tidak akan berdampak signifikan terhadap pertumbuhan ekonomi Indonesia diharapkan pemerintah Indonesia dapat mengambil kebijakan yang preventif dan antisipatif terhadap kemungkinan krisis yang masih ada. Berlanjutnya pemulihan ekonomi Indonesia didorong oleh tetap baiknya permintaan domestik.

Perkembangan ekonomi dan keuangan digital berkembang sangat pesat sesuai dengan Kebijakan Bank Indonesia untuk akselerasi digitalisasi sistem pembayaran dalam rangka mendukung pemulihan ekonomi nasional.

Pemulihan ekonomi tentu saja didorong oleh segmen usaha yang memiliki prospek yang baik sejalan dengan itu bank memprioritaskan kepada segmen usaha Transportasi, Pergudangan dan Komunikasi; Perantara Keuangan; Pertambangan dan Penggalan; Konstruksi; Perdagangan Besar & Eceran; Real Estate, Persewaan dan Jasa; Industri Pengolahan.

Untuk mencapai pertumbuhan kredit yang ditargetkan, Bank mengarahkan pertumbuhan yang lebih besar pada segmen konsumen dan ritel/SME disamping peningkatan segmen korporasi/komersil secara moderat. Disamping itu guna menjaga agar kualitas kredit tetap baik, penyempurnaan bisnis akan terus dilakukan sehingga proses kredit dapat lebih cepat, sehat, dan optimal. Untuk menjaga agar kualitas kredit tetap baik, simplifikasi alur proses bisnis supaya mempercepat proses kredit dengan lebih cepat, prudent dan lebih efisien.

*The self-assessment results of the Bank's Soundness Level at the end of 2022 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

*The outlook for the Indonesian economy is expected to grow at around 5% in 2023, but remain vigilant in taking every domestic monetary and fiscal policy to avoid a recession. Although the global economic recession is not expected to have a significant impact on Indonesia's economic growth, it is expected that the Indonesian government can take preventive and anticipatory policies against the possibility of a crisis that still exists. Indonesia's continued economic recovery is driven by continued good domestic demand.*

*The development of the digital economy and finance is growing very rapidly in accordance with Bank Indonesia's policy to accelerate the digitization of the payment system in order to support national economic recovery.*

*The economic recovery is of course driven by business segments that have good prospects in line with that the bank prioritizes the business segments of Transportation, Warehousing and Communication; Financial Intermediaries; Mining and Quarrying; Construction; Wholesale & Retail Trade; Real Estate, Rental and Services; Manufacturing Industry.*

*To achieve the targeted loan growth, the Bank directed greater growth to the consumer and retail/MSE segments in addition to a moderate increase in the corporate/commercial segment. In addition, to maintain good credit quality, business improvements will continue to be made so that the credit process can be faster, healthier, and optimized. To maintain good credit quality, simplification of business process flow to accelerate credit processing in a faster, prudent and more efficient manner.*





# Human Capital

## Human Capital



### KOMITMEN DAN KEBIJAKAN PENGELOLAAN HUMAN CAPITAL

Bank Artha Graha Internasional meyakini sumber daya manusia adalah salah satu unsur penentu keberhasilan kinerja Bank. Berbagai pencapaian dan pertumbuhan positif Bank, antara lain dihasilkan oleh kinerja baik dari seluruh karyawan Bank. Oleh karena itu, Bank Artha Graha Internasional memandang pengelolaan *Human Capital* (HC) harus dilakukan dengan sistematis, terencana dan berkelanjutan.

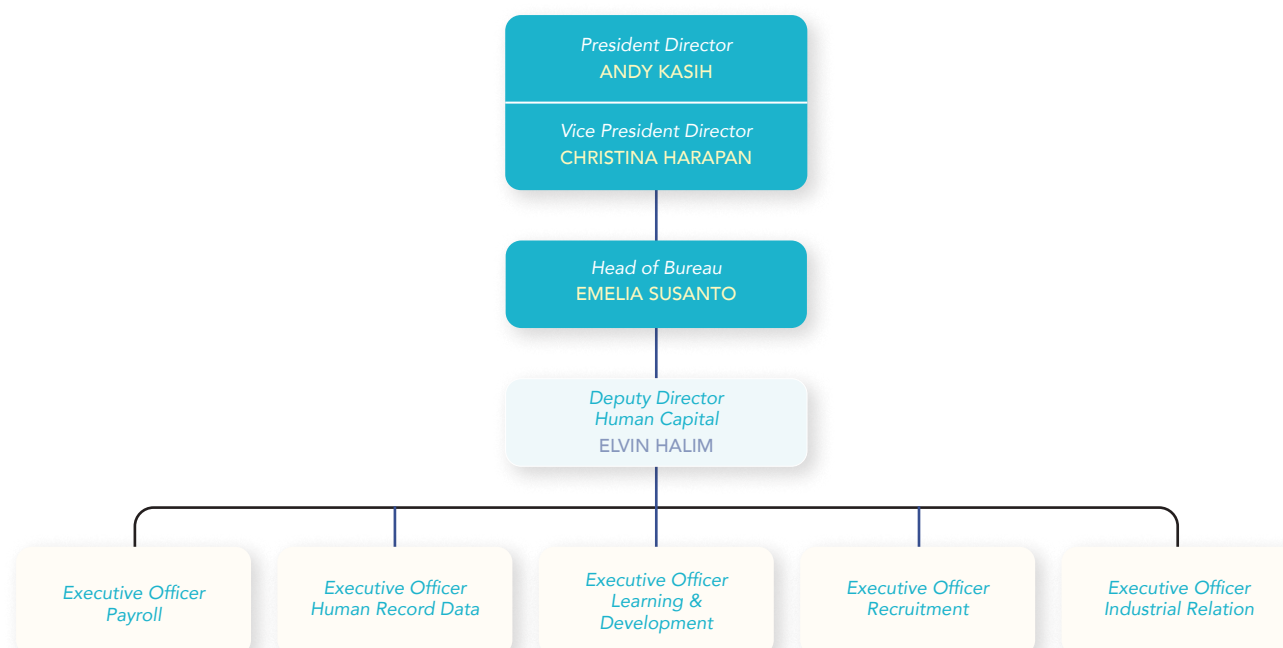
Pengelolaan *Human Capital* di Bank Artha Graha Internasional berada di bawah *Deputy Director Human Capital* yang dibantu oleh 5 (lima) *Executive Officer* yang bertanggung jawab terhadap pengelolaan HC terdiri dari *Executive Officer Payroll*, *Executive Officer Human Record Data*, *Executive Officer Learning & Development*, *Executive Officer Recruitment*, dan *Executive Officer Industrial Relations*.

### COMMITMENTS AND POLICIES OF HUMAN CAPITAL MANAGEMENT

*Bank Artha Graha Internasional believes that human capital is one of the elements that determine the success of the Bank's performance. Various achievements and positive growth of the Bank resulted from the good performance of all employees of the Bank. Therefore, Bank Artha Graha Internasional views that human capital management must be carried out systematically, planned, and sustainable.*

*The Human Capital management in Bank Graha Internasional is under the Deputy Director of Human Capital assisted by 5 (five) Executive Officers who are responsible for HC management consisting of the Executive Officer of Payroll, Executive Officer of Human Record Data, Executive Officer of Learning & Development, Executive Officer of Recruitment, and Executive Officer of Industrial Relations.*





Meskipun memiliki tugas dan tanggung jawab yang berbeda, namun kelima *Executive Officer* tersebut merupakan satu kesatuan yang tidak dapat dipisahkan karena mencakup seluruh proses pengelolaan *human capital* di Bank.

*Even though they have different duties and responsibilities, the five Executive Officers are inseparable because they cover the entire process of human capital management in the Bank.*

Bank Artha Graha Internasional berkomitmen untuk melakukan pengelolaan *human capital* secara komprehensif, mulai dari proses rekrutmen hingga karyawan memasuki masa pensiun. Keseluruhan proses dijalankan sesuai ketentuan perundang-undangan yang berlaku. Selain itu, Bank Artha Graha Internasional juga memiliki kebijakan internal yang mengatur teknis pelaksanaan dalam setiap proses pengelolaan *human capital* tersebut.

*Bank Artha Graha Internasional commits to managing human capital comprehensively. The whole process was carried out according to the applicable laws. In addition, Bank Graha Internasional also has internal policies regulating the technical implementation of each human capital management process.*

Beberapa kebijakan internal Bank yang terkait dengan pengelolaan *human capital* antara lain:

1. Ketentuan Cuti Karyawan dalam SE SDM 010.04;
2. Ketentuan Pelaksanaan *Talent Management* dalam SE SDM 047.01;
3. Ketentuan Pinjaman Karyawan dalam SE SDM 018.05.0;
4. Ketentuan Kesehatan Karyawan dalam SE SDM 021.03.0;
5. Ketentuan Pembuatan *Job Description* dalam SE SDM 029.02.0;
6. Tata Tertib Karyawan terkait COVID-19 dalam SE SDM 054.01.0;
7. Prosedur Surat Peringatan dan Surat Teguran dalam SE SDM 022.02;

*Some of the Bank's internal policies related to human capital management are as follows:*

1. *Provisions for Employee Leave in SE SDM 010.04;*
2. *Provisions for the Implementation of Talent Management in SE SDM 047.01;*
3. *Provisions for Employee Loan Terms in SE SDM 018.05.0;*
4. *Provisions for Employee Health in SE SDM 021.03.0;*
5. *Provisions for Making Job Descriptions in SE SDM 029.02.0;*
6. *Employee Code of Conduct related to COVID-19 in SE SDM 054.01.0;*
7. *Procedure for Warning Letters and Reprimand Letters in SE SDM 022.02;*



8. Penerapan *Green Banking* pada Bank Artha Graha Internasional dalam SE SDM 056.01.0; dan
9. Ketentuan Pemilihan dan Penilaian Kader/Kaderisasi dalam SE SDM 057.01.0.

Bank secara berkala melakukan peninjauan terhadap kebijakan-kebijakan tersebut untuk memastikan kesesuaiannya dengan peraturan perundang-undangan yang berlaku.

#### IMPLEMENTASI STRATEGI *HUMAN CAPITAL* 2022

Strategi yang dijalankan Bank dalam pengelolaan *Human Capital* di tahun 2022 adalah *Agile Human Capital* dimana Bank fokus pada pemenuhan pejabat strategis dari internal dan eksternal. Bank juga melakukan penyempurnaan kamus kompetensi karyawan secara transparan menyesuaikan dengan cetak biru Otoritas Jasa Keuangan (OJK). Kemudian Bank juga melakukan pemenuhan kompetensi seluruh karyawan secara berkelanjutan melalui pelatihan-pelatihan dan sertifikasi sesuai dengan level dan jabatan. Bank juga melakukan kerja sama dengan beberapa Perguruan Tinggi untuk merekrut talenta-talenta muda terbaik dalam rangka keberlanjutan organisasi ke depan. Selain itu, Bank juga mengevaluasi kinerja karyawan dan memberikan insentif bagi karyawan yang mampu mencapai target pekerjaan dengan baik.

#### PROGRAM STRATEGIS *HUMAN CAPITAL*

Sejalan dengan strategi Bank untuk meningkatkan program digitalisasi guna memenuhi kebutuhan perbankan masyarakat dan dunia usaha, Direktorat *Human Capital* melakukan transformasi *Human Capital* di bidang digital dengan mempersiapkan kapabilitas karyawan agar mampu beradaptasi dengan kemajuan teknologi dan bergerak secara *agile* untuk menjadi bagian dari perubahan. Bank membekali karyawan dengan pelatihan-pelatihan khusus terkait digitalisasi dan melakukan penyesuaian proses kerja di seluruh Direktorat.

#### MANAJEMEN *HUMAN CAPITAL* YANG KOMPREHENSIF

Pengelolaan *human capital* di Bank Artha Graha Internasional dijalankan secara komprehensif mulai dari proses rekrutmen hingga karyawan memasuki masa pensiun. Proses tersebut dimulai dari perencanaan kebutuhan *human capital* (*manpower planning/MPP*) yang sejalan dengan rencana, strategi dan target yang ditetapkan Bank.

8. Application of *Green banking* at Bank Artha Graha Internasional in SE SDM 056.01.0; and
9. Provisions for Selecting and Assessing Cadres/Cadreization in SE SDM 057.01.0.

The Bank periodically reviews these policies to ensure compliance with prevailing laws and regulations.

#### THE IMPLEMENTATION OF *HUMAN CAPITAL* STRATEGIES IN 2022

The strategy implemented by the Bank in managing *Human Capital* in 2022 is *Agile Human Capital* where the Bank focuses on fulfilling strategic officials from internal and external. The Bank also made improvements to the employee competency dictionary in a transparent manner in accordance with the Financial Services Authority (OJK) blueprint. Then the Bank also fulfills the competence of all employees on an ongoing basis through training and certification according to level and position. The Bank also cooperates with several universities to recruit the best young talents in the context of organizational sustainability going forward. In addition, the Bank also evaluate employee performance and provide incentives for employees who are able to achieve work targets well.

#### *HUMAN CAPITAL* STRATEGIC PROGRAMS

In line with the Bank's strategy to increase digitalization programs to meet the banking needs of the community and the business world, the *Human Capital* Directorate is transforming *Human Capital* in the digital field by preparing employee capabilities to be able to adapt to technological advances and move agile to be part of the change. The Bank provides employees with special training related to digitalization and adjusts work processes in all Directorates.

#### COMPREHENSIVE *HUMAN CAPITAL* MANAGEMENT

*Human capital* management in Bank Artha Graha Internasional is comprehensively carried out from recruitment to employee retirement. This process starts with *manpower planning/MPP*, which aligns with the plans, strategies, and targets set by the Bank.



MPP adalah proses menilai kebutuhan dan ketersediaan *human capital* kemudian mengintegrasikan antara keduanya khususnya untuk posisi-posisi stratejik yang menjadi kunci bagi organisasi. Untuk mendukung perkembangan cakupan wilayah bisnis Bank, kebutuhan *human capital* pada level manajerial dan operasional sangat menjadi prioritas utama sebagai implikasi rencana bisnis yang signifikan.

Berdasarkan hasil review yang dilakukan, Bank menetapkan MPP Karyawan sebanyak 1.786 orang pada awal tahun 2022.

### Rekrutmen

Bank Artha Graha Internasional melakukan proses rekrutmen secara terbuka dan transparan. Selain itu Bank membuka kesempatan yang sama bagi para pelamar tanpa membedakan berdasarkan *gender*, suku, ras, etnis atau agama tertentu, sepanjang memenuhi persyaratan yang ditetapkan 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 untuk memenuhi kebutuhan tenaga *fresh graduate* maupun *pro-hire*.

Bank Artha Graha Internasional mendapatkan calon karyawan melalui beberapa *channel* penerimaan karyawan, antara lain berbagai media online, *job fair*, *talent scouting* atau *job searching* bekerja sama dengan sejumlah universitas baik negeri maupun swasta.

Sepanjang tahun 2022, Bank telah melakukan rekrutmen sebanyak 261 orang karyawan baru untuk berbagai posisi, yang terdiri dari 226 orang *Fresh graduate* dan 35 orang *Pro-hire*.

### Penilaian Kinerja

Bank menerapkan metode *Performance Management* yang dilakukan secara berkala setiap semester. Penilaian kinerja karyawan dilakukan secara objektif dengan berlandaskan pada indikator yang telah ditetapkan sebelumnya.

*MPP is the process of assessing the need and availability of human capital and then integrating the two, especially for strategic positions that are key to the organization. To support the expansion of the Bank's business area, human capital needs at managerial and operational levels are highly prioritized as a significant implication of the business plan.*

*Based on the results of reviews, the Bank set the Employee MPP for 1,786 at the beginning of 2022*

### Recruitment

*Bank Artha Graha Internasional conducts an open and transparent recruitment process. In addition, the Bank opens equal opportunities for applicants without discriminating based on gender, tribe, race, ethnicity, or religion as long as they meet the requirements set by the Bank.*

*The Bank's recruitment is conducted through internal and external recruitment methods. The Bank conducts internal recruitment to fill vacant positions in the work unit through the process of employee promotion and rotation. Meanwhile, external recruitment methods are carried out to fulfill the needs of fresh graduates and pro-hire personnel.*

*Bank Artha Internasional recruits prospective employees through several recruitment channels, including various online media, job fairs, talent scouting, or job searching in collaboration with some public and private universities.*

*During 2022, the Bank has recruited 261 new employees for various positions, including 226 Fresh Graduates and 35 Pro-hires.*

### Performance Appraisal

*The Bank implements a Performance Management method regularly that is conducted each semester. The employee performance appraisal is conducted objectively based on the stipulated indicators.*



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*.

The results of performance management evaluation that will be combined with the fulfillment of Employees' technical competencies using the *Nine Grids* method will be the basis for promotions, career paths of Employees, and the provision of rewards and recognition.

Sebagai indikator yang dapat diukur dalam *Performance Management* tersebut adalah:

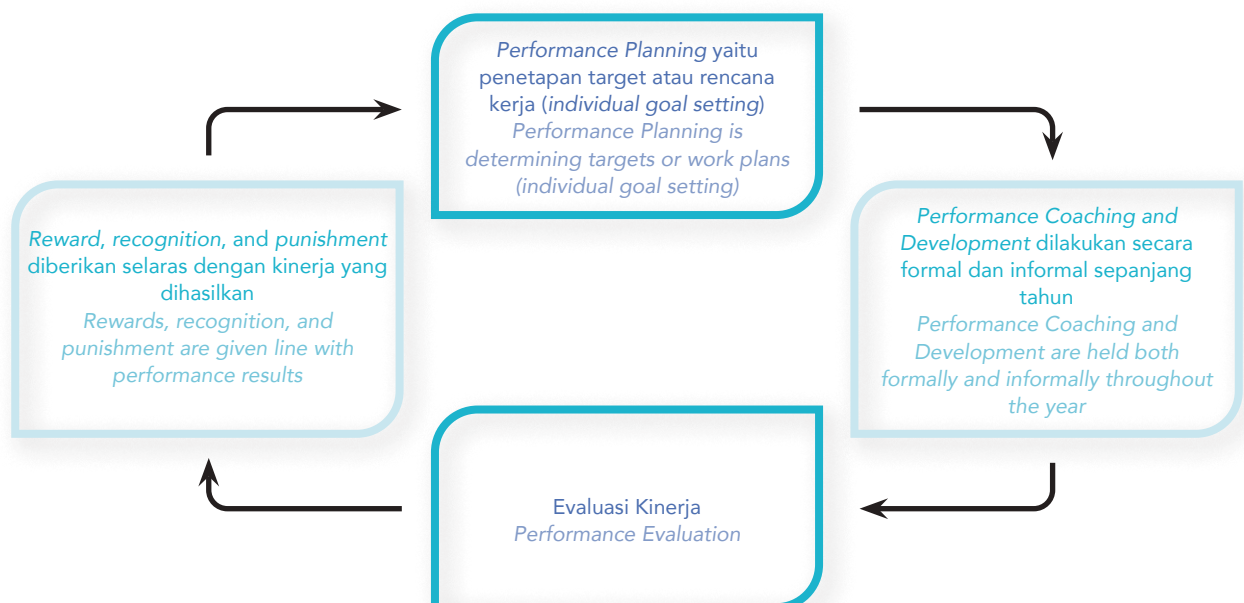
Some indicators in Performance Management are as follows:

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 *Sociocultural*; 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

1. *Key Performance Indicator (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. Competencies
  - a. Basic competencies;
  - b. Socio-Cultural Competence; and
  - c. Managerial Competence.
3. Special Assignments (as an additional assessment for Employees who have assignments related to their concerns outside the daily work)
4. Discipline Assessment

Rekomendasi pelatihan dan pengembangan Karyawan atau pengusulan untuk promosi/mutasi/rotasi/demosi serta imbalan dan rekognisi diberikan berdasarkan penilaian berbasis kinerja. Adapun tahapan siklus dari Metode *Performance Management* sebagai berikut:

Employee training and development recommendations or proposals for promotion/mutation/rotation/demotion as well as rewards and recognition are based on performance-based assessments. The cyclical stages of the *Performance Management Method* are as follows:





## Pengembangan Karier

Bank Artha Graha Internasional memberikan kesempatan yang luas kepada seluruh karyawan untuk mengembangkan kariernya di Bank dengan menyiapkan jenjang dan mekanisme pengembangan karier yang jelas dan terarah.

Bagi Bank Artha Graha Internasional pengelolaan talenta merupakan bagian penting yang menjadi perhatian, untuk itu disusun program pengelolaan talenta secara komprehensif dan berkesinambungan, dengan tujuan untuk memastikan ketersediaan dan kesiapan *future leaders* khususnya pada posisi-posisi kunci dalam Bank.

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 1.417 Karyawan dengan berbagai posisi di sepanjang tahun 2022.

## Pengembangan Kompetensi Karyawan

Untuk dapat menghadapi tantangan bisnis ke depan yang semakin kompleks dan untuk memastikan keberlanjutan usaha, Bank berupaya untuk melakukan pengembangan talenta sehingga mendapatkan *Human Capital* yang unggul melalui pengembangan talenta yang berkesinambungan.

Program pelatihan dilaksanakan sesuai dengan rencana pelatihan tahunan yang disusun berdasarkan *Training Need Analysis* (TNA) untuk memenuhi kebutuhan dan tuntutan industri. Bank Artha Graha Internasional memandang pengembangan kompetensi *Human Capital* sebagai investasi jangka panjang yang memberikan dampak nyata bagi peningkatan kinerja Bank di masa mendatang.

## Career Development

*Bank Artha Graha Internasional provides vast opportunities to all employees to develop their careers in the Bank by preparing clear and directed career development paths and mechanisms.*

*For Bank Artha Graha Internasional, talent management is an important part of the Bank's concern, for which a comprehensive and sustainable talent management program is developed to ensure the availability and readiness of future leaders, especially in key positions within the Bank.*

*The Bank has implemented career development policies as regulated in the Circular Letter of SDM No. 003.02.0 concerning Promotion and Demotion Provisions. This career development is conducted because it impacts the Employee satisfaction level. Therefore, the Bank provides the same chance or challenge to all Employees to develop their careers based on their competencies and needs. Bank Artha Graha Internasional conducted career development for 1,417 Employees with various positions in 2022.*

## Employee Competencies Development

*To face increasingly complex business challenges and ensure business sustainability, the Bank strives to develop its talent to achieve superior human capital through continuous talent development.*

*The training program is implemented based on an annual training plan that is prepared based on Training Need Analysis (TNA) to meet the needs and demands of the industry. Bank Artha Graha Internasional views Human Capital competency development as a long-term investment that has a real impact on improving the Bank's performance in the future.*





Dalam *Training Need Analysis* (TNA) terdapat 4 (empat) dasar yang melandasi pembuatan *Organizational Analysis*, antara lain:

1. Visi Misi Bank Artha Graha Internasional;
2. Strategi FASE 2 Bank Artha Graha Internasional 2030;
3. Program Kerja Pemerintah Indonesia 5 (lima) tahun kedepan 2019-2024;
4. Rencana Kerja Pemerintah (RKP) 2023.

Adapun direktorat-direktorat di Bank Artha Graha dibagi menjadi 3 (tiga) kategori sesuai dengan fungsi kerjanya, yaitu Direktorat Kategori *Strategic Process*, Kategori *Core Process*, dan Kategori *Support Process*.

Agar pengembangan kompetensi tepat sasaran maka pelatihan yang diberikan kepada karyawan didasarkan oleh pelatihan yang diwajibkan dari regulator, kompetensi masing-masing karyawan berdasarkan level jabatan, serta kader. Adapun pada tahun 2022, pelatihan yang terlaksana diutamakan untuk meningkatkan kompetensi kader.

*In Training Need Analysis (TNA), there are 4 (four) bases underlying the making of Organizational Analysis, including:*

1. *Vision and Mission of Bank Artha Graha Internasional;*
2. *FASE 2 Strategy of Bank Artha Graha Internasional 2030;*
3. *Indonesian Government Work Program for the next 5 (five) years from 2019-2024;*
4. *Government Work Plan (RKP) 2023.*

*The directorates in Bank Artha Graha Internasional are divided into 3 (three) categories based on their functions, including the Directorate of Strategic Process Category, Core Process Category, and Support Process Category.*

*To ensure that competency development is on target, the bank provides training to employees based on the training required by the regulator and the competence of each employee based on the level of position and cadres. As for 2022, the training carried out was prioritized to improve the competence of cadres.*

#### Jenis dan Tujuan Pengembangan Kompetensi

Disepanjang tahun 2022, Bank telah melakukan sejumlah kegiatan pengembangan kompetensi Karyawan, dengan jenis dan tujuan dari masing-masing pelatihan dijelaskan sebagai berikut:

#### *Types and Objectives of the Competency Development*

*In 2022, the Bank conducted some Employee competency development activities, with the types and objectives of each training described below:*

| Jenis Pelatihan<br><i>Types of Training</i> | Tujuan Pelatihan<br><i>Training Objectives</i>                                                                                                                                                                                                                                                                           |
|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Operasional<br><i>Operational</i>           | Memberikan/meningkatkan pengetahuan serta keterampilan para peserta terkait pengelolaan operasional perbankan sehingga dapat meningkatkan kinerjanya.<br><i>Provide/improve the knowledge and skills of the participants related to the management of banking operations to improve their performance.</i>               |
| Kredit<br><i>Credit</i>                     | Membekali/meningkatkan pengetahuan serta keterampilan para peserta terkait pengelolaan kredit & marketing.<br><i>Equip/improve the participants' knowledge and skills related to credit management &amp; marketing.</i>                                                                                                  |
| Manajerial<br><i>Managerial</i>             | Membekali pengetahuan serta keterampilan para peserta terkait bidang manajerial/ <i>soft skill</i> ( <i>Leadership</i> dan keterampilan mengelola Karyawan/pekerjaan).<br><i>Equip the participants with knowledge and skills related to managerial/soft skills (Leadership and skills to manage employees/work).</i>    |
| Lainnya<br><i>Others</i>                    | Membekali/meningkatkan pengetahuan dan keterampilan peserta di luar pengetahuan perbankan, tetapi masih ada kaitan dengan pengelolaan perbankan (HC, IT, Legal, dll).<br><i>Equip/improve participants' knowledge and skills beyond banking knowledge but still related to banking management (HC, IT, Legal, etc.).</i> |



## Pelaksanaan Pengembangan Kompetensi

Seiring dengan mereda pandemi COVID-19, Bank Artha Graha Internasional telah mulai menjalankan program pengembangan kompetensi secara tatap muka, namun masih terdapat beberapa jenis pelatihan yang diselenggarakan secara daring. Secara kumulatif, Bank menyelenggarakan 567 program pengembangan kompetensi baik internal maupun eksternal di sepanjang tahun 2022.

Program Pengembangan *Human Capital* di tahun 2022 difokuskan pada peningkatan kompetensi dan kaderisasi. Untuk mencapai strategi tersebut, Bank secara berkelanjutan telah melaksanakan program-program sebagai berikut:

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 pendekatan *new flexible career path*; dan
4. Melaksanakan *retention program* dalam bentuk *reward program* bagi karyawan pada posisi-posisi yang strategis dan *critical*.

Adapun pelatihan kaderisasi yang telah diselenggarakan antara lain:

1. Melakukan program Pendidikan dan Pelatihan sesuai bidang pekerjaannya, yang meliputi pelatihan untuk pembekalan dan pementapan kemampuan di berbagai bidang, baik operasional, pemasaran, program pelatihan kaderisasi (*Account Officer Program*, *Marketing Lanjutan*), Program Pelatihan *Mandatory* (*Marketing Dasar*, *CS & Teller Dasar*, *Operasional Dasar*, *Orientasi Karyawan Baru*) yang diselenggarakan secara internal oleh Bank maupun pihak Eksternal;
2. Melaksanakan pelatihan *IT/Digital Banking* sebagai bentuk pengembangan terkait digitalisasi perbankan;
3. Memberikan pelatihan dan ujian sertifikasi *management risiko*, auditor serta *general banking* sesuai kamus kompetensi dan jenjang level karyawan secara berkesinambungan;
4. Mengikutsertakan karyawan sesuai dengan fungsi kerja operasional untuk pembekalan dan sertifikasi *SPPUR* (*Sistem Pembayaran dan Pengelolaan Uang Rupiah*) dimana pada tahun 2022 ditargetkan regulator untuk dipenuhi 40% dari jumlah karyawan;
5. Memperhatikan kecukupan dan ketersediaan karyawan sesuai *manpower planning*;

## The Implementation of Competency Development

As the COVID-19 pandemic eased, Bank Artha Graha Internasional has started to run face-to-face competency development programs, but some types of training are still held online. The Bank conducted 567 internal and external competency development programs throughout 2022.

The Human Capital Development Program in 2022 was focused on competency improvement and regeneration. To achieve this strategy, the Bank has continuously implemented the following programs:

1. Improving employee discipline, performance, competency, and character assessment patterns;
2. Implementing the fulfillment of competencies according to the function of duties and positions of employees;
3. Implementing an employee regeneration process with a new flexible career path approach; and
4. Implementing a retention program as a reward program for employees in strategic and critical positions.

The regeneration training that has been held includes:

1. Conducting Education and Training programs according to the field of work, which includes training for debriefing and strengthening capabilities in various fields, both operational, marketing, regeneration training programs (*Account Officer Program*, *Advanced Marketing*) and *Mandatory Training Programs* (*Basic Marketing*, *Basic CS & Teller*, *Basic Operations*, *New Employee Orientation*) held internally by the Bank and external parties;
2. Conducting *IT/Digital Banking* training as a form of development related to banking digitalization;
3. Providing training and certification exams for risk management, auditors, and general banking according to competency dictionaries and employee levels continuously;
4. Involving employees based on their operational work functions for debriefing and certification of *SPPUR* (*Payment System and Rupiah Money Management*), which by 2022 is targeted by the regulator to be fulfilled by 40% of the total number of employees;
5. Considering the adequacy and availability of employees according to *manpower planning*;



6. Memberikan Pendidikan dan Pelatihan sesuai kebutuhan kompetensi karyawan dengan konsep *Agile Career Path*;
  7. Secara intensif mengadakan sosialisasi terkait *sustainable development* dalam bentuk *open sharing session* setiap minggu yang terbuka untuk diikuti oleh seluruh karyawan; dan
  8. Melakukan penilaian kader berdasarkan 6 (enam) kriteria yaitu *Human Record Data*, *Kedisiplinan*, *Nine grids*, *Human Capital Value*, Karakter dan sanksi sebagai faktor pengurang.
6. *Providing Education and Training according to employee competency needs with the concept of an Agile Career Path*;
  7. *Intensively conducting socialization related to sustainable development through open sharing sessions every week, which are open to all employees; and*
  8. *Conducting cadre assessment based on 6 (six) criteria, including Human Record Data, Discipline, Nine grids, Human Capital Value, Character, and sanctions as a deduction factor.*

### Evaluasi Pelaksanaan Pengembangan Kompetensi

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

1. Evaluasi dilakukan dengan mengisi kuesioner yang disediakan oleh Koordinator Program *Learning and Development* 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 perilaku/*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 dan efektif pada tahun 2022 dengan disertai beberapa rekomendasi. Rekomendasi tersebut telah ditindaklanjuti dan diharapkan untuk kedepannya dapat ditingkatkan.

### Biaya Pengembangan Kompetensi

Jumlah investasi yang dikeluarkan Bank Artha Graha Internasional untuk menyelenggarakan program pengembangan kompetensi tahun 2022 adalah sebesar Rp16,026 Miliar. Jumlah tersebut mengalami peningkatan dibandingkan tahun sebelumnya sebesar Rp8,790 Miliar.

### *Evaluation of the Implementation of Competency Development*

*Bank Artha Graha Internasional holds a training evaluation with some approaches to determine its effectiveness level towards employee competency development. The approaches mentioned include:*

1. *The evaluation is conducted by filling out a questionnaire provided by the Learning and Development Program Coordinator at the end of the training program (reaction level). The questionnaires filled out by the participants include those related to the instructors, the materials presented, and the facilities and infrastructure of the activities;*
2. *Evaluation by giving a pre-test at the beginning of the program and a post-test at the end of the program (Level Learning); and*
3. *The evaluation is conducted by asking participants to socialize the training obtained with colleagues in their work unit. In addition, the assessment can be carried out by asking for periodic evaluations of changes in the employee's behavior (participant) after attending a specific training (level of behavior).*

*Based on the evaluation, on average, the results of the training development evaluation show that the implementation of training development was running well and effectively in 2022 with several recommendations. These recommendations have been followed up and are expected to be improved in the future.*

### *Competency Development Cost*

*The total investment Bank Artha Graha Internasional spent to conduct competency development programs in 2022 was IDR16.024 Billion. This total increased compared to the previous year, which was IDR8.790 Billion.*



## Remunerasi dan Kesejahteraan Karyawan

Bank senantiasa memperhatikan kesejahteraan seluruh karyawannya, salah satunya adalah dengan memberikan remunerasi bagi para karyawannya yang memiliki kinerja baik dengan tetap memperhatikan kemampuan finansial Bank. Bank menerapkan sistem remunerasi yang kompetitif terhadap industri dan disesuaikan dengan tingkat upah minimum yang berlaku sebagaimana diatur dalam ketentuan perundang-undangan yang berlaku.

Kebijakan remunerasi Bank Artha Graha Internasional juga mematuhi ketentuan yang terdapat pada Peraturan OJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.

## HUBUNGAN INDUSTRIAL

Kebijakan hubungan industrial adalah sesuatu yang diperlukan oleh Bank dalam rangka menjamin kelangsungan usaha, menciptakan iklim kerja yang kondusif, menimbulkan kebanggaan bagi pekerja, dan menghadirkan reputasi positif dari pihak eksternal.

Terciptanya hubungan industrial yang harmonis jelas merupakan sarana dalam memastikan peningkatan kondisi kerja, produktivitas, daya saing, dan kualitas kerja. Disamping itu, kondisi hubungan industrial juga menjadi indikator penerapan *Good Corporate Governance* bagi Bank.

Dalam mengembangkan hubungan industrial, Bank mengacu pada Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan, Undang-Undang No. 2 tahun 2022 tentang Cipta Kerja dan Peraturan Pemerintah No. 35 tahun 2021 tentang Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja dan Waktu Istirahat dan Pemutusan Hubungan Kerja, karena itu Bank memberikan kebebasan kepada seluruh karyawan untuk mendapatkan haknya dengan bergabung dalam Serikat Pekerja.

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

## Remuneration and Employee Welfare

*The Bank always pays attention to the welfare of all its employees, one of which is by providing remuneration for its employees who have good performance while considering the Bank's financial capacity. The Bank applies a remuneration system that is competitive with the industry and adjusted to the prevailing minimum wage level as stipulated in the prevailing laws and regulations.*

*Bank Artha Graha Internasional remuneration policy also complies with the provisions contained in OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks.*

## INDUSTRIAL RELATIONS

*Industrial relations policy is necessary for the Bank to ensure its business continuity, create a conducive working climate, encourage employee pride, and create a positive reputation from external parties.*

*Establishing harmonious industrial relations ensures the improvement of working conditions, productivity, competitiveness, and work quality. In addition, the condition of industrial relations indicates the implementation of Good Corporate Governance for the Bank.*

*In developing industrial relations, the Bank refers to Law No. 13 of 2003 on Manpower, Law No. 2 of 2022 on Job Creation, and Government Regulation No. 35 of 2021 on Specified Time Work Agreement, Outsourcing, Working Time and Rest Time, and Termination of Employment, therefore the Bank gives freedom to all employees to get their rights by joining the Labor Union.*

*Bank Artha Graha Internasional has a worker's union organization, namely IKAJIH Unit. The union's management has been prepared by the Bank and ratified by all its members. The management produces rules/regulations mutually agreed upon between employers and employees in the form of a Collective Labor Agreement (CLA), which contains the rights and obligations of both employees to the Bank and the Bank to employees.*



## HUMAN CAPITAL ENGAGEMENT

Survei *engagement* Karyawan dilakukan secara rutin 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* karyawan pada tahun 2022 mencapai 71,01%.

## RENCANA PENGEMBANGAN HUMAN CAPITAL

Strategi *Human Capital* untuk mencapai tujuan pertumbuhan bisnis adalah regenerasi dan *engagement* melalui 4 (empat) agenda yaitu:

1. Organisasi efektif untuk mendukung model bisnis.
  - Meningkatkan produktifitas karyawan untuk pertumbuhan berkelanjutan; dan
  - *Flexible Career*.
2. *Leadership strengthening* pada senior level.
  - Pemenuhan kompetensi para pejabat;
  - Rotasi pejabat;
  - *Tour of Duty/Tour Of Area*; dan
  - Pelatihan pembentukan karakter.
3. Kaderisasi
  - Regenerasi untuk keberlanjutan organisasi;
  - Program percepatan karier;
  - Pendidikan/pelatihan khusus bagi para kader & pejabat; dan
  - *Bench strength*.
4. Manajemen Kinerja & *Engagement*
  - *Pay For Performance*

## HUMAN CAPITAL ENGAGEMENT

*Employee engagement surveys are conducted regularly by Bank Artha Graha Internasional to measure the Employee's engagement with the company while working at the Bank. This survey aims to establish a balanced work environment and process between the Bank and its Employees. The index of employee engagement survey results in 2022 reached 71.01%.*

## HUMAN CAPITAL DEVELOPMENT PLANS

*Human Capital strategy to achieve business growth objectives includes regeneration and engagement through 4 (four) agendas, which are:*

1. *Effective organization to support the business model.*
  - *Increase employee productivity for sustainable growth; and*
  - *Flexible Career.*
2. *Leadership strengthening at the senior level.*
  - *Fulfillment of officer competencies;*
  - *Rotation of officials;*
  - *Tour of Duty/Tour of Area; and*
  - *Character-building training.*
3. *Cadre*
  - *Regeneration for organizational sustainability;*
  - *Career acceleration program;*
  - *Specialized education/training for cadres & officials; and*
  - *Bench strength.*
4. *Performance Management & Engagement*
  - *Pay For Performance*





# Teknologi Informasi & Perbankan Digital

## Information Technology & Digital Banking

Perkembangan kebutuhan bisnis dan organisasi mengharuskan Bank untuk menata dan membenahi diri dalam menyiapkan teknologi yang dibutuhkan untuk dapat mendukung pengembangan dan perluasan bisnis, serta memberikan pelayanan yang terbaik kepada pelanggan melalui layanan berbasis Teknologi Informasi (TI). Dalam era globalisasi, keandalan teknologi informasi merupakan salah satu unsur penting yang mendukung proses bisnis dan layanan yang prima. Teknologi merupakan kunci utama yang memungkinkan Bank untuk melakukan efisiensi, mengukur dan menelusuri kinerja bisnis, serta mengambil keputusan-keputusan manajemen yang tepat untuk kelangsungan usaha.

### KEBIJAKAN PEMANFAATAN TEKNOLOGI INFORMASI

Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum, Peraturan OJK No. 13/POJK.03/2020 tentang Perubahan atas Peraturan OJK No. 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum dan Peraturan OJK No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum menjadi landasan bagi Bank Artha Graha Internasional dalam menyusun kebijakan dan prosedur penggunaan TI.

Dalam perkembangannya, Bank terus melakukan pengembangan kualitas dan kapasitas TI yang dimilikinya. Bank meyakini bahwa di era digital saat ini, TI menjadi aspek terpenting dalam seluruh aspek kehidupan manusia, termasuk kegiatan bisnis. Bank dituntut untuk mengikuti perkembangan arus TI yang semakin masif agar perusahaan mampu meningkatkan kinerjanya di tengah persaingan bisnis yang semakin kompetitif, terlebih di industri perbankan.

Di lingkungan Bank Artha Graha Internasional, TI berperan penting dalam menjaga kelancaran proses bisnis diantaranya untuk otomatisasi sistem operasional pada *core business*.

*The development of business and organizational needs requires the Bank to organize and improve itself in preparing the technology needed to support business development and expansion and provide the best service to customers through information technology-based services. In the era of globalization, the reliability of information technology is one of the important elements that support business processes and excellent services. Technology is the main key that enables the Bank to perform efficiently, measure and track business performance, and make the right management decisions for business continuity.*

### INFORMATION TECHNOLOGY UTILIZATION POLICIES

*Financial Services Authority Circular Letter No. 21/SEOJK.03/2017 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks, OJK Regulation No. 13/POJK.03/2020 concerning amendments to OJK Regulation No. 38/POJK.03/2016 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks, and OJK Regulation No. 11/POJK.03/2022 concerning the Implementation of Information Technology by Commercial Banks are the basis for Bank Artha Graha Internasional in preparing for the IT utilization policies and procedures.*

*The Bank continues to develop the quality and capacity of its IT. The Bank believes that IT is the most important aspect of all aspects of human life, including business activities in today's digital era. The Bank is required to keep up with the development of increasingly massive IT flows so that the company can improve its performance amid increasingly competitive business competition, especially in the banking industry.*

*In Bank Artha Graha Internasional, IT plays an important role in maintaining the smooth running of business processes, including the automation of operational systems in the core business*

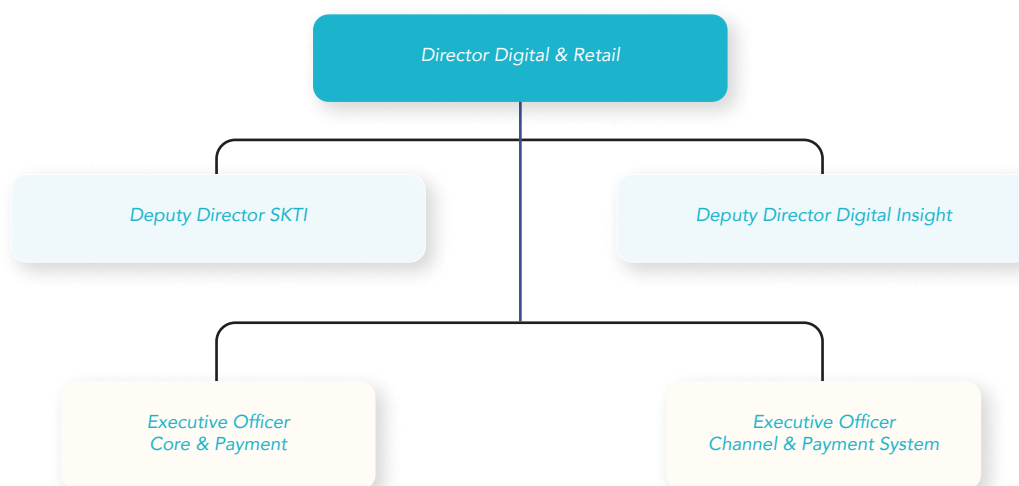


## PENGELOLA TEKNOLOGI INFORMASI & DIGITAL BANKING

Penanggung jawab pengelolaan dan pengembangan TI di Bank Artha Graha Internasional berada di bawah Deputy Director SKTI dan Deputy Director Digital Insight yang berada di bawah supervisi Direktur Digital & Retail.

Deputy Director SKTI bertanggung jawab atas pengelolaan dan pengembangan TI, sedangkan Deputy Direktur Digital Insight bertanggung jawab atas pengembangan perbankan digital serta pemanfaatan dan pengolahan data Bank.

Struktur organisasi pengelolaan TI dan digital banking di Bank Artha Graha Internasional adalah sebagai berikut:



Adapun tugas dari masing-masing adalah sebagai berikut:

## INFORMATION TECHNOLOGY & DIGITAL BANKING MANAGEMENT

People in charge of IT management and development in Bank Artha Graha Internasional are under the Deputy Director of SKTI and Deputy Director of Digital Insights that are under the supervision of the Director of Digital & Retail.

The Deputy Director of SKTI is responsible for the management and development of IT. At the same time, the Deputy Director of Digital Insights is responsible for developing digital banking and utilizing and processing the Bank's data.

The organizational structure for IT and digital banking management in Bank Artha Graha Internasional is as follows:

Their duties are as follows:

### Deputy Director Digital Insight

Memastikan kualitas informasi dan kematangan internal terhadap pemanfaatan data serta mengeluarkan insight yang digunakan dalam mendukung keputusan bisnis dan kualitas operasional Bank yang didukung oleh data yang bersumber baik dari internal maupun eksternal.

Ensure the quality of information and internal maturity of data utilization and generate insights used in supporting business decisions and the quality of the Bank's operations supported by data sourced from both internal and external sources.

### Deputy Director SKTI

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 sehingga dapat mendukung kebutuhan operasional bank dan mengakomodir pengembangan produk digital sesuai kebutuhan Nasabah maupun mitra bisnis yang bekerja sama.

Ensure the needs of application systems and handling of problems related to IT systems handled by vendors according to a clear Service Level Agreement (SLA) and Software Development Life Cycle (SDLC) while still paying attention to the security aspects of systems and databases managed by the Bank to support the Bank's operational needs and accommodate the development of digital products according to the needs of customers and cooperating business partners.



|                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Executive Officer Core & Payment           | <p>Memastikan solusi arsitektur TI mendukung kebutuhan baru dan kegiatan operasional dan bisnis Bank, serta berkoodinasi dengan unit kerja dan vendor terkait untuk memastikan solusi tersebut diimplementasikan secara efisien. Solusi arsitektur TI yang dibuat tidak hanya untuk internal namun juga terkait integrasi <i>partnership</i> sesuai kebutuhan bisnis.</p> <p><i>Ensure that IT architecture solutions support the Bank's new needs and operational and business activities and coordinate with relevant work units and vendors to ensure the solutions are implemented efficiently. IT architecture solutions are created for internal use and related to partnership integration according to business needs.</i></p> |
| Executive Officer Channel & Payment System | <p>Melakukan pengembangan produk layanan Digital Bank serta mendukung pengembangan bisnis melalui integrasi <i>partnership</i> berbasis digital guna mendukung peningkatan customer base dan transaksi serta inovasi layanan keuangan yang berpengaruh, baik secara <i>direct</i> maupun <i>indirect</i>, terhadap pendapatan Bank.</p> <p><i>Develop the Bank's Digital service products and support business development by integrating digital-based partnerships to support the increase of customer base and transactions as well as financial service innovations that directly and indirectly affect the Bank's income.</i></p>                                                                                                 |

## KERANGKA KERJA TEKNOLOGI INFORMASI & PERBANKAN DIGITAL

## INFORMATION TECHNOLOGY & DIGITAL BANKING FRAMEWORK



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:*

|                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Digital Product dan Business Strategic di bawah kendali Sub Direktorat Channel &amp; Payment System</p> <p><i>Digital Product and Business Strategic under the supervision of the Sub-Directorate of Channel &amp; Payment System</i></p> | <ul style="list-style-type: none"> <li>• Bagian <i>Digital Product</i> yang fokus terhadap pengembangan produk digital, baik <i>existing</i> maupun baru, seperti fitur yang terdapat pada aplikasi <i>mobile banking</i>, <i>internet banking</i>, API (<i>Application Programming Interface</i>), serta Anjungan Tunai Mandiri (ATM).</li> <li>• Bagian <i>Business Strategic</i> fokus terhadap akuisisi customer maupun transaksi melalui kerja sama mitra bisnis baru dengan memanfaatkan layanan produk perbankan digital milik Bank dengan tujuan untuk peningkatan <i>fee base income</i> untuk Bank.</li> <li>• <i>The Digital Product</i> section focuses on developing digital products, both existing and new, such as features in <i>mobile banking</i> applications, <i>internet banking</i>, API (<i>Application Programming Interface</i>), and Automated Teller Machines (ATMs).</li> <li>• <i>The Business Strategic</i> section focuses on customer acquisition and transactions through cooperation with new business partners by utilizing the Bank's digital banking product services to increase <i>fee base income</i> for the Bank.</li> </ul> |
| <p>Digital Solution dibawah kendali Sub Direktorat Core &amp; Payment</p> <p><i>Digital Solution under the supervision of Core &amp; Payment Sub Directorate</i></p>                                                                         | <p>Bagian yang memberikan <i>input</i> dan <i>review</i> terhadap desain solusi dan arsitektur Core &amp; Payment baik dalam interaksi dengan <i>vendor</i> dan <i>partner</i> termasuk dalam dokumen pengembangan (<i>Change Request Document</i>, <i>Functional Specification Document</i>, dan sebagainya) dengan pertimbangan fungsionalitas aplikasi secara bisnis dapat berjalan dengan baik dan efisien. Dalam penyediaan infrastruktur (<i>hardware</i>, <i>software</i>, dan komunikasi), berkoordinasi dengan SKTI dan vendor terkait.</p> <p><i>The section that provides input and review of solution design and Core &amp; Payment architecture in interaction with vendors and partners and in development documents (Change Request Document, Functional Specification Document, etc.) in consideration of application functionality in business can run well and efficiently. In providing infrastructure (hardware, software, and communication), it coordinates with SKTI and related vendors.</i></p>                                                                                                                                                |
| <p>Infrastruktur IT dan kerangka kerja IT berada dibawah Direktorat SKTI</p> <p><i>IT infrastructure and IT framework under SKTI Directorate</i></p>                                                                                         | <p>Bagian yang berfungsi untuk mengontrol, mengawasi, serta memastikan kebutuhan sistem aplikasi dan perangkat sistem TI maupun penanganan <i>vendor</i> TI agar sesuai dengan <i>Service Level Agreement (SLA)</i> dan <i>Software Development Life Cycle (SDLC)</i> dengan tetap memperhatikan aspek keamanan dan <i>security</i> yang mendukung operasional bank.</p> <p><i>The section that is responsible for controlling, supervising, and ensuring the needs of application systems and IT system devices, as well as handling IT vendors to be in line with the Service Level Agreement (SLA) and Software Development Life Cycle (SDLC) while still paying attention to security and security aspects that support bank operations.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                    |



Infrastruktur IT Bank mendukung seluruh bisnis yang dilakukan melalui perbankan digital, mencakup sistem milik Bank (ATM, Mobile & Internet Banking, Core Banking) maupun integrasi dengan mitra bisnis sehingga dapat terkoneksi dengan layanan bank dengan implementasi layanan API (Application Programming Interface) yang terkoneksi dengan beberapa service.

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 2022

Beberapa langkah strategis ditetapkan sesuai arah kebijakan bank guna mendukung berbagai rencana produk dan aktivitas baru, yaitu:

1. Melakukan evaluasi dan mengintegrasikan proses bisnis melalui implementasi teknologi dan sistem integrasi, agar pelaksanaan eksekusi di lapangan dapat berjalan sesuai dengan regulasi dan kepatuhan;
2. Akselerasi kapabilitas IT dan pemanfaatan Data Maturity dalam mendukung optimalisasi proses dan decision bisnis untuk mendukung kehandalan produk dan layanan digital untuk meningkatkan akuisisi dan transaksi;
3. Penguatan pengukuran dan pengawasan proses digitalisasi dan cyber security dari aspek risiko dan kredit, simpanan, maupun sistem pembayaran.

Pengembangan produk perbankan digital di tahun 2022 lebih difokuskan dalam penguatan service API untuk mendukung integrasi dengan mitra bisnis dalam membentuk ekosistem digital yang saling menguntungkan. Beberapa penambahan service API antara lain API QRIS,

*The Bank's IT infrastructure supports all businesses conducted through digital banking, including the Bank's systems (ATM, Mobile & Internet Banking, Core Banking) and integration with business partners so that they can be connected to bank services with the implementation of API (Application Programming Interface) services that are connected to several services.*

*The implementation of information technology remains guided by accurate, fast, and easy information so that it can help in the business and operational side for the acquisition of new business partners to help achieve the targets set by the Bank. Bank Artha Graha Internasional has IT governance based on the following:*

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 accurate, fast, and easy information. This framework is necessary for the Bank to monitor business developments and market conditions.*

#### STRATEGIC PROGRAMS FOR INFORMATION TECHNOLOGY AND DIGITAL BANKING IN 2022

*Some strategic steps were set according to the bank's policy direction to support various new product and activity plans, including:*

1. *Evaluating and integrating business processes through technology implementation and system integration so that execution in the field can run based on regulations and compliance;*
2. *Acceleration of IT capabilities and utilization of Data Maturity in supporting the optimization of business processes and decisions to support the reliability of digital products and services to increase acquisitions and transactions;*
3. *Strengthening the measurement and supervision of digitalization and cyber security processes from the aspects of risk and credit, deposits, and payment systems.*

*Digital banking product development in 2022 focused on strengthening API services to support integration with business partners in forming a mutually beneficial digital ecosystem. Several additional API services included the QRIS API, SKN, RTGS, and the Dashboard API, Opening*



SKN, RTGS, serta *Dashboard API*, *Opening Account*, dilakukan untuk melengkapi *service API Transfer Dana*, *API Virtual Account*, *API Info Kurs* dan *API Cek Mutasi* yang sekarang sudah ada. Di tahun ini pula, Bank telah melakukan sertifikasi *BI SNAP* (*Standar Nasional Open API Sistem Pembayaran*) dimana spesifikasi teknis API milik Bank telah sesuai dengan standard nasional *Open API* dari Bank Indonesia dan siap diimplementasi mulai tahun 2023.

Pengembangan pada *electronic Channel (e-channel)* Bank juga terus ditingkatkan. Implementasi layanan *agi digital apps* yang merupakan pengembangan lanjutan dari layanan *mobile banking* telah diluncurkan di Juni 2022 dengan fitur unggulan seperti pembukaan rekening online, *QRIS Pay Now*, transfer, *biller*, serta fitur *life* yang dikembangkan sesuai dengan fokus kebutuhan nasabah, seperti pemesanan tiket KAI, serta pembayaran *e-Commerce*. Di tahun ini pula, Bank juga melakukan *upgrading* layanan *internet banking* bisnis untuk memenuhi kebutuhan nasabah perusahaan dengan keunggulan kustomisasi *user akses management* nasabah, dukungan *soft token*, serta layanan finansial seperti transfer (pemindahbukuan, SKN, RTGS, *online*), *bulk transfer*, *Biller*, serta *Sweep Account*.

Target jangka pendek yang ingin dicapai dalam satu tahun kedepan untuk menerapkan langkah strategis tersebut di atas yaitu dengan cara meningkatkan kapabilitas TI termasuk penguatan *cyber security* sehingga dapat mengakomodir kolaborasi bank dengan mitra strategis seperti *fintech*, *e-Commerce*, *Merchant Online* dan *Mitra Offline* dengan tetap memperhatikan aspek keamanan Bank dan nasabah.

Target jangka menengah yang ingin dicapai yaitu dengan memperkuat *Human Capital* yang dapat mewujudkan arahan strategis bank melalui pengembangan kompetensi teknis, *soft skills* dan *leadership* serta penguasaan bisnis *digital banking*. Selain itu melakukan penyesuaian *roadmap* teknologi informasi dengan teknologi terkini untuk mendukung bisnis bank secara berkelanjutan serta penguatan *cyber security*, *data* dan *digital maturity*.

Guna mendukung dan mencapai pertumbuhan bisnis yang berkelanjutan, bank menetapkan sasaran dan inisiatif seperti:

1. Penguatan infrastruktur keamanan teknologi informasi pada data, aplikasi dan jaringan komunikasi;
2. Penguatan infrastruktur dan *core banking*, serta aplikasi pendukung operasional untuk mendukung peningkatan akuisisi nasabah dan *fee based income*;

*Account*, were carried out to complement the existing *Fund Transfer API*, *Virtual Account API*, *Exchange Rate Info API*, and *Mutation Check API*. This year, the Bank has also performed *BI SNAP* (*National Standard Open API Payment System*) certification, where the technical specifications of the Bank's API are in line with the national *Open API* standards from Bank Indonesia and are ready to be implemented starting in 2023.

The development of the Bank's *electronic channel (e-channel)* also continues to be improved. The implementation of *agi digital apps* service, which is an advanced development of *mobile banking* services, was launched in June 2022 with superior features, such as online account opening, *QRIS Pay Now*, transfers, *billers*, as well as *life* features developed in accordance with the focus of customer needs, such as KAI ticket booking, and *eCommerce* payments. This year, the Bank also upgraded its business *internet banking* services to meet the needs of corporate customers with the advantages of customization of customer *user access management*, *soft token* support, and financial services such as transfers (*book-entry*, SKN, RTGS, *online*), *bulk transfers*, *Biller*, and *Sweep Account*.

The short-term target to be achieved in the next one year is to implement the strategic steps mentioned above by improving IT capabilities, including strengthening *cyber security* so that it can accommodate bank collaboration with strategic partners such as *fintech*, *eCommerce*, *Online Merchants*, and *Offline Partners* while still paying attention to the security aspects of the Bank and customers.

The medium-term target to be achieved is to strengthen *Human Capital* that can realize the bank's strategic direction by developing technical competencies, *soft skills*, and *leadership* and mastering the *digital banking* business. In addition, aligning the information technology roadmap with the latest technology supports the bank's business sustainably and strengthens *cyber security*, *data*, and *digital maturity*.

To support and achieve sustainable business growth, the bank sets goals and initiatives such as:

1. Strengthening information technology security infrastructure on data, applications, and communication networks;
2. Strengthening infrastructure and *core banking*, as well as operational support applications to support increased customer acquisition and *fee-based income*;





3. Pemanfaatan *single point of truth* untuk sumber data dan penerapan *maturity model* untuk manajemen data;
4. Penerapan ISO 27001, pelaksanaan audit TI, *penetration testing* berkala serta *self assesment* uji ketahanan *cyber*;
5. Penguatan organisasi melalui peningkatan kompetensi sumber daya manusia yang berhubungan dengan teknologi informasi; dan
6. Optimalisasi biaya teknologi informasi yang mendukung operasional serta bisnis bank.

## 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 juga melakukan investasi dengan meningkatkan kapasitas dan kompetensi karyawan Direktorat Teknologi Informasi melalui program pendidikan, pelatihan dan sertifikasi.

Program pendidikan, pelatihan dan sertifikasi yang diikuti karyawan Direktorat Teknologi Informasi tahun 2022 adalah sebagai berikut:

3. Utilization of a *single point of truth* for data sources and implementation of a *maturity model* for data management;
4. Implementation of ISO 27001, IT audit, periodic *penetration testing*, and *cyber resilience test self-assessment*;
5. Strengthening the organization through increasing the competence of human resources related to information technology; and
6. Optimization of information technology costs that support the bank's operations and business.

## INFORMATION TECHNOLOGY INVESTMENT

Bank Artha Graha Internasional provides a special budget for investment in IT in a sustainable manner as a manifestation of the Bank's commitment to IT development. The amount of investment is adjusted to the needs, plans, and strategies of the Bank, both short, medium, and long-term.

## INFORMATION TECHNOLOGY MANAGER EDUCATION AND TRAINING

The Bank also invests in improving the capacity and competence of Information Technology Division employees through education, training, and certification programs.

Education, training, and certification programs attended by Information Technology Division employees in 2022 are as follows:

| Waktu & Tempat Pelaksanaan<br>Time & Place | Tema<br>Theme                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Penyelenggara<br>Organizer                                            |
|--------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| Januari 2022<br>January 2022               | Refreshment Kredit SME<br>Refreshment MSE Credit                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Eksternal (LPPI, JIHS) & Internal<br>External (LPPI, JIHS) & Internal |
| Februari 2022<br>February 2022             | Diskusi Hukum dengan Lawyer Rekanan Bank Artha Graha Internasional:<br>- Akibat Hukum Perjanjian Kredit dengan Objek Jaminan Bukan Merupakan Kepemilikan Debitur;<br>- Penjualan Asset AYDA;<br>- Perbedaan Batasan Usia Dewasa dan Permasalahannya<br>Legal Discussion with Lawyer Partner of Bank Artha Graha Internasional:<br>- Legal Effects of Credit Agreements with Collateral Objects Not Owned by the Debtor;<br>- Sale of Collateralized Assets;<br>- Differences in the Age of Adulthood and its Problems | Eksternal (Lawyer)<br>External (Lawyer)                               |
| Februari 2022<br>February 2022             | Sosialisasi Internet Banking Bisnis<br>Socialization of Business Internet Banking                                                                                                                                                                                                                                                                                                                                                                                                                                     | Internal (Channel & Payment)<br>Internal (Channel & Payment)          |
| Maret 2022<br>March 2022                   | Pembekalan & Ujian Sertifikasi Credit Senior Officer<br>Debriefing & Credit Senior Officer Certification Exam                                                                                                                                                                                                                                                                                                                                                                                                         | Eksternal (Asanka Kreasi Mandiri)<br>External (Asanka Kreasi Mandiri) |
| Maret 2022<br>March 2022                   | Sharing Sustainable Finance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Internal<br>Internal                                                  |
| Juni 2022<br>June 2022                     | Sosialisasi APU PPT<br>AML CFT Socialization                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Internal<br>Internal                                                  |



| Waktu & Tempat Pelaksanaan<br>Time & Place                                                                                              | Tema<br>Theme                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Penyelenggara<br>Organizer                                                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Juli 2022<br>July 2022                                                                                                                  | Active Directory                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Eksternal (PT Rekhatama)<br>External (PT Rekhatama)                                               |
| Juli 2022<br>July 2022                                                                                                                  | Artificial Intelligence for Managers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Eksternal (PT Rekhatama)<br>External (PT Rekhatama)                                               |
| Juli 2022<br>July 2022                                                                                                                  | Big Data Fundamentals                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Eksternal (PT Rekhatama)<br>External (PT Rekhatama)                                               |
| Agustus 2022<br>August 2022                                                                                                             | Leadership Skill                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Eksternal (DHR-Mandala Training)<br>External (DHR-Mandala Training)                               |
| Agustus 2022<br>August 2022                                                                                                             | Sertifikasi Agile Scrum<br>Agile Scrum Certification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Eksternal (PT Rekhatama)<br>External (PT Rekhatama)                                               |
| Agustus 2022<br>August 2022                                                                                                             | Sertifikasi API Fundamentals<br>API Fundamentals Certification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Eksternal (PT Rekhatama)<br>External (PT Rekhatama)                                               |
| September 2022<br>September 2022                                                                                                        | Sertifikasi CISSP<br>CISSP Certification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Eksternal (Rekhindo)<br>External (Rekhindo)                                                       |
| September 2022<br>September 2022                                                                                                        | Sertifikasi Data Science Fundamentals<br>Data Science Fundamentals Certification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Eksternal (Rekhindo)<br>External (Rekhindo)                                                       |
| Oktober 2022<br>October 2022                                                                                                            | Design Thinking                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Eksternal (Rekhindo)<br>External (Rekhindo)                                                       |
| Januari 2022, Juni 2022 &<br>Desember 2022<br>January 2022, June 2022 &<br>December 2022                                                | Refreshment Manajemen Risiko<br>Refreshment of Risk Management                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Eksternal<br>Risiko Manajemen Gagasan (RMG)<br>External<br>Risiko Manajemen Gagasan (RMG)         |
| Februari 2022 & Maret 2022<br>February 2022 & March 2022                                                                                | Diskusi Hukum:<br>- Permasalahan Legal Cabang<br>Legal Discussion:<br>- Branch Legal Issues                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Eksternal (Lawyer)<br>External (Lawyer)                                                           |
| Maret 2022 & April 2022<br>March 2022 & April 2022                                                                                      | Diskusi Hukum dengan Lawyer:<br>- Perbedaan (Kekurangan dan Kelebihan) Eksekusi Lelang Hak Tanggungan Melalui KPKNL dan Pengadilan;<br>- Perlindungan Hukum Bagi Kreditur Apabila Akta Jaminan Fidusia Tidak Didaftarkan;<br>- Perlindungan Hukum Pemegang Hak Tanggungan Yang Objeknya dikuasai Oleh Pihak Ketiga Berdasarkan Perjanjian Sewa Menyewa;<br>- Tanggungjawab Benefial Dalam Perusahaannya Menerima Fasilitas Kredit<br>Legal Discussion with Lawyer:<br>- Differences (Advantages and Disadvantages) of Mortgage Auction Execution through KPKNL and Court;<br>- Legal Protection for Creditors if the Fiduciary Deed of Guarantee is Not Registered;<br>- Legal Protection of Mortgage Holders Whose Objects are Controlled by Third Parties Based on Lease Agreement;<br>- Beneficial Liability in Companies Receiving Credit Facilities | Eksternal (Lawyer)<br>External (Lawyer)                                                           |
| Maret 2022, April 2022, Mei 2022,<br>Agustus 2022 & September 2022<br>March 2022, April 2022, May 2022,<br>August 2022 & September 2022 | Microsoft Office Excel Basic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Eksternal<br>(PT Thames IT & Management Center)<br>External<br>(PT Thames IT & Management Center) |
| Juli 2022, Agustus 2022 & September 2022<br>July 2022, August 2022 & September 2022                                                     | Microsoft Office Excel Advance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Eksternal<br>(PT Thames IT & Management Center)<br>External<br>(PT Thames IT & Management Center) |
| September 2022, November 2022 &<br>Desember 2022<br>September 2022, November 2022 &<br>December 2022                                    | Supervisory Skill                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Eksternal (LPPI)<br>External (LPPI)                                                               |
| Oktober 2022 & November 2022<br>October 2022 & November 2022                                                                            | Pembekalan dan Ujian General Banking<br>General Banking Debriefing and Exam                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Eksternal (Asanka Kreasi Mandiri)<br>External (Asanka Kreasi Mandiri)                             |



## TATA KELOLA TI

Keberadaan arsitektur TI di lingkup Bank tak lepas dari terlaksananya penerapan tata kelola perusahaan yang baik secara efektif dan efisien di setiap aspek bisnis Bank. Pada prinsipnya, penerapan sistem TI berfokus untuk meningkatkan efektivitas dan efisiensi, menjaga kerahasiaan, mempertahankan integritas, meningkatkan ketersediaan, kepatuhan, dan keandalan dalam hal operasional teknologi informasi.

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 2023

Program digitalisasi yang sedang dilaksanakan bertujuan untuk memastikan sistem Teknologi Informasi dapat selalu siap melayani transaksi nasabah dan melindungi keamanan data nasabah, termasuk menangkal dan mengantisipasi kejahatan siber serta potensi *fraud*.

Program penguatan infrastruktur digital, *monitoring tools* (dashboard, big data, dan *fraud detection system*), *standard* keamanan wajib dilakukan dalam guna menjaga *availability*, *confidentiality*, serta *integrity* sistem. Bank sendiri saat ini tengah fokus untuk bertransformasi digital yang membutuhkan teknologi informasi yang mumpuni untuk dapat menjaga transaksi nasabah yang stabil.

*Reengineering* data manajemen untuk menghasilkan *single point of truth* menjadi langkah strategis IT guna mendukung bisnis dan operasi dalam pemanfaatan data. Penguatan kualitas data (*Maturity model*) untuk manajemen data dalam optimalisasi pemanfaatan data di Bank juga tengah dilakukan agar kebijakan dan keputusan bisnis serta operasi dapat tumbuh dengan berdasarkan *data driven*.

## IT GOVERNANCE

*IT architecture within the Bank cannot be separated from implementing good corporate governance effectively and efficiently in every aspect of the Bank's business. Fundamentally, the implementation of IT systems focuses on improving effectiveness and efficiency, maintaining confidentiality, maintaining integrity, and improving availability, compliance, and reliability regarding information technology operations.*

*To support IT governance, the management identifies internal and external factors. The Bank also continuously improves and develops software and hardware in IT management to support the Bank's business strategy in providing facilities and ease of transactions and improving the service quality.*

## INFORMATION TECHNOLOGY AND DIGITAL BANKING DEVELOPMENT FOR PLAN 2023

*The digitalization program being implemented aims to ensure that the Information Technology system is always ready to serve customer transactions and protect the security of customer data, including warding off and anticipating cybercrime and potential fraud.*

*Digital infrastructure strengthening programs, monitoring tools (dashboard, big data, and fraud detection system), and security standards are mandatory to maintain system availability, confidentiality, and integrity. The bank itself is currently focusing on digital transformation, which requires qualified information technology to be able to maintain stable customer transactions.*

*Re-engineering data management to produce a single point of truth is a strategic step for IT to support business and operations in data utilization. Strengthening data quality (Maturity model) for data management in optimizing data utilization in the Bank is also being conducted so that policies, business decisions, and operations can grow based on data-driven.*



Di tahun 2023, guna mendukung kebijakan regulator terkait teknologi informasi, Bank menerapkan sertifikasi ISO 27001 guna terus menjaga kualitas layanan IT. Di samping itu, Audit IT dan *penetration testing* pada layanan serta *channel* Bank juga terus dilakukan. Fokus untuk penanganan *cyber security* melalui *self assesment* dari bank, wajib dilakukan untuk menjaga keamanan dari serangan luar. Hal ini juga menjadi penguatan atas tingkat maturitas keamanan siber dan maturitas digital bank.

Untuk mendukung pencapaian ekspansi bisnis tersebut diatas, Bank juga akan melakukan inisiatif untuk peningkatan kapasitas kapabilitas infrastruktur dan layanan serta efisiensi proses operasional seperti:

1. Pengembangan AGI Berkelanjutan

Pengembangan aplikasi *mobile agi* digital apps dilakukan berkelanjutan untuk penambahan fitur, peningkatan *customer (life) experience* didalam aplikasi, dan mendukung peningkatan akuisisi nasabah serta kemitraan.

2. QRIS (tarik, setor, transfer, laku pandai, PPOB dan Cross Border)

Pengembangan layanan QRIS untuk dapat meningkatkan kapabilitas dari *merchant* yang telah bekerjasama dengan menambahkan layanan tarik, setor, transfer sehingga dapat meningkatkan transaksi QRIS, tidak hanya sebagai alat pembayaran namun dapat menjadi alat transaksional. Kombinasi layanan laku pandai dan *billler* PPOB juga menjadi solusi untuk memberikan *benefit* lebih pada *merchant* untuk dapat menjadi *agent banking* buat bank. *Cross border* menjadi salah satu inovasi dalam pemanfaatan pembayaran QRIS lintas negara juga akan diakomodir sesuai dengan *roadmap* dari regulator.

3. Pengembangan Internet Banking Bisnis

Penambahan layanan pemindahbukuan *cross currency* dan SWIFT.

4. Pengembangan BI-FAST Phase 1 Tahap 2

Integrasi layanan BI-FAST dengan fitur *Bulk Credit*, *Direct Debit*, dan *Request for Payment (RFP)* pada layanan *online 24/7* melalui *channel teller*, *mobile banking*, *internet banking* dan API yang mendukung program *payment retail system* sesuai arah *Blueprint System* Pembayaran Indonesia BSPI-2025 oleh Bank Indonesia.

5. Digital Lending

Layanan penyaluran kredit kepada *customer* dengan pemanfaatan *scoring engine* untuk *decision* sehingga dapat memberikan keputusan kredit yang lebih cepat dan aman.

*In 2023, to support regulatory policies related to information technology, the Bank will implement ISO 27001 certification to maintain the quality of IT services continuously. In addition, IT audits and penetration testing on the Bank's services and channels will also be continuously performed. The focus on handling cyber security through self-assessment from the bank is mandatory to maintain security from external attacks. It also strengthens the bank's cyber security maturity level and digital maturity.*

*To support the achievement of the above business expansion, the Bank will also conduct initiatives to increase the capacity of infrastructure and service capabilities as well as the efficiency of operational processes, such as:*

1. Sustainable AGI Development

*agi digital apps banking application development is performed sustainably to add features, improve customer (life) experience, and support increased customer acquisition and partnerships.*

2. QRIS (withdraw, deposit, transfer, laku pandai, PPOB and Cross Border)

*QRIS service is developed to increase the capabilities of merchants who have collaborated by adding withdrawal, deposit, and transfer services to increase QRIS transactions, not only as a means of payment but can become a transactional tool. The combination of laku pandai and biller PPOB services is also a solution to provide more benefits to merchants to become banking agents for banks. Cross-border is one of the innovations in the utilization of cross-border QRIS payments, which will also be accommodated in accordance with the roadmap of the regulator.*

3. Business Internet Banking Development

*Adding cross-currency and SWIFT book-entry services.*

4. BI-FAST Phase 1 Stage 2 Development

*Integration of BI-FAST services with Bulk Credit, Direct Debit, and Request for Payment (RFP) features in 24/7 online services through teller channels, mobile banking, internet banking, and APIs that support the retail payment system program in accordance with the direction of the Indonesian Payment System Blueprint BSPI-2025 by Bank Indonesia.*

5. Digital Lending

*Lending services to customers by utilizing scoring engines for the decision to provide faster and safer credit decisions.*



## 6. Enterprise Data Service

### A. Infrastruktur Big Data

Pengembangan infrastruktur *Big Data* merupakan poin penting dalam *Enterprise Data Service* (EDS) di bank, yang melibatkan perangkat keras dan perangkat lunak untuk mengelola, menyimpan, dan menganalisis data yang besar dan bervariasi. Penggunaan Infrastruktur *Big Data* mempertimbangkan keterampilan dan sumber daya manusia untuk pengelolaannya, sehingga dapat memenuhi tujuan utama bank mengoptimalkan pengelolaan data, memperbaiki pengambilan keputusan, dan meningkatkan kinerja bisnis secara keseluruhan.

### B. Command Center

*Command center* sebagai pusat pantauan yang memonitor dan mengelola aktivitas bank secara komprehensif untuk optimalisasi operasional dan meningkatkan efisiensi dan keandalan sistem bank. Dalam hal ini, *command center* juga dapat memberikan laporan dan informasi yang bermanfaat bagi manajemen dan pengambilan keputusan.

### C. Data Management Maturity

*Data Management Maturity* sebagai sebuah kerangka kerja yang mencakup aspek-aspek seperti *policy*, *process*, *technology*, dan *people*. Tujuan utama adalah membantu bank dalam meningkatkan efisiensi, efektivitas, dan kinerja pengelolaan data dalam kaitan pengembangan dan pemanfaatan *Big Data* dan *Command Center* yang disebut dalam poin-poin sebelumnya.

## 7. Pengembangan layanan API Management

### A. API Dukcapil/eKYC

Penggunaan API Dukcapil atau *vendor* untuk *Account Opening* untuk data verifikasi berdasarkan NIK.

### B. Standarisasi BI SNAP dan Optimalisasi sistem API

Pengembangan layanan dalam rangka sertifikasi API milik Bank agar sesuai dengan standarisasi dari BI dalam rangka implementasi Standar Nasional Open API Pembayaran (SNAP) serta optimalisasi utilisasi *surrounding system* layanan API untuk menjaga stabilitas dan kinerja dalam rangka integrasi mitra/*merchant*.

## 6. Enterprise Data Service

### A. Big Data Infrastructure

*Big Data infrastructure development* is important in the bank's *Enterprise Data Services* (EDS), which involves hardware and software to manage, store, and analyze large and varied data. The use of *Big Data Infrastructure* considers the skills and human resources for its management to meet the bank's main objectives of optimizing data management, improving decision-making, and enhancing overall business performance.

### B. Command Center

As a monitoring center, the command center monitors and manages bank activities comprehensively to optimize operations and improve the efficiency and reliability of bank systems. In this case, the command center can also provide useful reports and information for management and decision-making.

### C. Data Management Maturity

*Data Management Maturity* is a framework that covers aspects such as policy, process, technology, and people. The main objective is to assist banks in improving the efficiency, effectiveness, and performance of data management concerning the development and utilization of *Big Data* and *Command Centers* mentioned in the previous points.

## 7. API Management service development

### A. API Dukcapil/eKYC

The use of Dukcapil or *vendor* API for *Account Opening* for verification data based on NIK.

### B. BI SNAP standardization and API system optimization

Development of services for the purpose of Bank's API certification to comply with BI standards for the implementation of the National Payment Open API Standard (SNAP) as well as optimizing the utilization of the *surrounding API service system* to maintain stability and performance in the context of partner/*merchant* integration.





## 8. Penguatan infrastruktur serta keamanan sistem

### A. Re-engineer Core Banking & Infrastruktur Sistem Pembayaran

Penguatan *platform core banking*, berupa perubahan internal dan *vendor assignment* terkait peningkatan kapabilitas *platform core banking* untuk mendukung target 1 Juta Nasabah dan transaksinya secara efisien, serta mendukung Infrastruktur Data Center dan Disaster Recovery Center (DC/DRC) 1:1 dan penguatan infrastruktur sistem pembayaran.

### B. Pengkinian/update Firewall

Pengkinian rutin modul keamanan untuk melindungi dan melakukan fungsi enkripsi dan dekripsi, otentifikasi dan fungsi kriptografi lainnya, untuk menjaga *support* dari *principal* untuk *software* dan fitur pengamanan terkini.

### C. Implementasi Active Directory

Program Lanjutan Implementasi penggunaan *Active Directory* di wilayah Jakarta, Bogor, Tangerang, Bekasi, Karawang, Cikarang (Jabodetabekarci) untuk pengelolaan *policy PC user* terkait penggunaan dan keamanan.

### D. Upgrade Operating System PC User ke Windows 10

Lanjutan *program upgrade operating system PC user* yang harus dilakukan *on-site*, berlanjut ke wilayah Cabang Jabodetabek untuk menjaga *support* dari *Principal* atas *end user workstation* dan memastikan *operating system PC user* tetap mendapat *patch* operasional dan keamanan Windows terkini.

### E. Data Warehouse Redesign (Data Lake Integration)

Pengembangan desain *Data Warehouse* dengan tujuan mengintegrasikan data dari berbagai sumber, menciptakan katalog data yang terintegrasi, ramping, dan efisien yang menjadi sumber data untuk pelaporan *regulatory*, *management dashboard*, dan *analytic* dalam satu wadah yaitu sebuah *Data Lake*.

### F. Relokasi Data Center (DC)

Dalam rangka renovasi dan pembaruan fasilitas gedung *Data Center*, pada tahun 2023 akan dilakukan relokasi *Data Center*.

### G. Disaster Recovery Planning (DRP)

Secara rutin Bank melakukan simulasi *disaster recovery* terhadap aplikasi utama dan berisiko tinggi, guna memastikan ketersediaan sistem dan layanan.

## 8. Strengthening infrastructure and system security

### A. Re-engineer Core Banking & Payment System Infrastructure

Strengthening the core banking platform, in the form of internal changes and vendor assignments related to improving the capabilities of the core banking platform to support the target of 1 Million Customers and their transactions efficiently, as well as supporting 1:1 Data Center and Disaster Recovery Center (DC/DRC) Infrastructure and strengthening payment system infrastructure.

### B. Firewall update

Regular updates of security modules to protect and perform encryption and decryption functions, authentication, and other cryptographic functions to maintain support from principals for the latest security software and features.

### C. Active Directory Implementation

Continued Program Implementation of Active Directory usage in Jakarta, Bogor, Tangerang, Bekasi, Karawang, and Cikarang (Jabodetabekarci) areas for PC user policy management related to usage and security.

### D. PC User Operating System Upgrade to Windows 10

Continuation of the PC user operating system upgrade program that must be done on-site continues to the Jabodetabek Branch area to maintain support from the Principal for end-user workstations and ensure PC user operating systems continue to receive the latest Windows operational and security patches.

### E. Data Warehouse Redesign (Data Lake Integration)

Data Warehouse design development to integrate data from various sources, creating an integrated, streamlined, and efficient data catalog that becomes a data source for regulatory reporting, management dashboards, and analytics in one container, namely a Data Lake.

### F. Data Center (DC) Relocation

To renovate and update the Data Center building facilities, the Data Center will be relocated in 2023.

### G. Disaster Recovery Planning (DRP)

The Bank regularly conducts disaster recovery simulations of key and high-risk applications to ensure the availability of systems and services.



## 9. Pengembangan serta pembaharuan aplikasi Bank

A. *Management User ID*

Pengembangan layanan permintaan *User Id* dan perubahan kewenangan akses untuk kemudahan user dan prosedur.

B. *HCIS - Human Capital Information System*

Pengembangan sistem aplikasi yang dapat digunakan untuk pengelolaan serta informasi tentang SDM, seperti penggajian, informasi data karyawan, kinerja, dan sebagainya.

10. Aplikasi *monitoring* dan pelaporan:A. *Online Collaboration Tool*

Aplikasi *Online* untuk *monitoring task* dan *project*.

B. *Integrasi Pelaporan Regulator – iReporting*

Pengembangan aplikasi yang terintegrasi dengan sumber data tunggal dan meminimalisir proses manual dalam proses pelaporan, meliputi Antasena, SLIK, LPS di 2022, dan APOLO, OBOX, SCV, OBLIGOR, PSAK 71 (Triwulan I 2023).

C. *Pengembangan Dashboard & Report MIS*

Pengembangan *Dashboard & Report MIS* sesuai kebutuhan Bisnis.

9. *Bank application development and updates*A. *User ID Management*

*Development of User ID request services and changes in access authority for user convenience and procedures.*

B. *HCIS - Human Capital Information System*

*Develop an application system that can be used for management and information about HR, such as payroll, employee data information, performance, etc.*

10. *Monitoring and reporting application:*A. *Online Collaboration Tool*

*Online application for monitoring tasks and projects.*

B. *Regulatory Reporting Integration - iReporting*

*Development of integrated applications with a single data source and minimizing manual reporting processes, including Antasena, SLIK, LPS in 2022, and APOLO, OBOX, SCV, OBLIGOR, and PSAK 71 (1st Quarter of 2023).*

C. *MIS Dashboard & Report Development*

*MIS Dashboard & Report Development according to Business needs.*



**"Seorang pemenang adalah  
seorang pemimpi yang tidak  
pernah menyerah."**

*"A winner is a dreamer who never gives up."*





# 05

## Tata Kelola Perusahaan

Corporate  
Governance

Bank Artha Graha Internasional terus berupaya untuk meningkatkan kualitas penerapan GCG untuk memastikan keberlanjutan usaha Bank dan memberikan nilai tambah kepada seluruh pemangku kepentingan.

Bank Artha Graha Internasional constantly aims to improve the quality of GCG implementation to ensure the sustainability of the Bank's business and provide added value to all stakeholders.





# Komitmen dan Kebijakan Penerapan Tata Kelola Perusahaan

*Commitment and Policy on The Implementation of Corporate Governance*



Bank Artha Graha Internasional memiliki komitmen yang kuat dalam menerapkan tata kelola perusahaan yang baik atau *Good Corporate Governance* (GCG). Bank memandang tata kelola perusahaan yang baik merupakan unsur penting dalam menjalankan kegiatan usaha dan berperan dalam menunjang pertumbuhan dan stabilitas kinerja yang berkesinambungan serta menjaga tingkat kesehatan Bank dari waktu ke waktu secara berkelanjutan.

Bank Artha Graha Internasional memastikan bahwa asas GCG diterapkan dalam setiap aspek bisnis pada seluruh struktur organisasi Bank. Sejalan dengan regulasi, penerapan dilakukan dari tingkat jajaran Dewan Komisaris, Direksi, hingga unit organisasi terbawah dan hubungan dengan para pemangku kepentingan.

Untuk memastikan proses tata kelola dilaksanakan secara baik, Bank Artha Graha Internasional secara berkala melakukan *review* dan penyesuaian terhadap kebijakan tata kelola sebagai salah satu wujud komitmen peningkatan kualitas penerapan tata kelola di seluruh lini organisasi Bank.

*Bank Artha Graha Internasional is firmly committed to implementing Good Corporate Governance (GCG). The Bank considers that good corporate governance is an essential element in running business activities and plays a role in supporting sustainable growth and performance stability as well as maintaining the Bank's health level from time to time on an ongoing basis.*

*Bank Artha Graha Internasional ensures that GCG principles are applied in every aspect of business throughout the Bank's organizational structure. In line with regulations, implementation is carried out from the level of the Board of Commissioners and Board of Directors to the lowest administrative units and relationships with stakeholders.*

*To ensure that the governance process is well implemented, Bank Artha Graha Internasional periodically reviews and adjusts the governance policies as a form of commitment to improve the quality of governance implementation in all lines of the Bank's organization.*



## DASAR PENERAPAN TATA KELOLA PERUSAHAAN

Penerapan GCG di Bank Artha Graha Internasional merujuk pada ketentuan-ketentuan yang berlaku antara lain meliputi:

### Undang-Undang (UU) Republik Indonesia

- UU No. 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah dengan UU No. 10 Tahun 1998 dan sebagaimana telah diubah sebagian dengan UU No. 11 Tahun 2020 tentang Cipta Kerja;
- UU No. 40 Tahun 2007 tentang Perseroan Terbatas sebagaimana telah diubah sebagian dengan UU No. 11 Tahun 2020 tentang Cipta Kerja; dan
- UU No. 14 Tahun 2008 tentang Keterbukaan Informasi.

### Peraturan Otoritas Jasa Keuangan (POJK)

- POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
- POJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik;
- POJK No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik;
- POJK No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik;
- POJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
- POJK No. 31/POJK.04/2015 tentang Keterbukaan Atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik;
- POJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Kerja Komite Audit;
- POJK No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal;
- POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
- POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
- POJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;
- POJK No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik;

## BASIS FOR CORPORATE GOVERNANCE IMPLEMENTATION

The implementation of GCG at Bank Artha Graha Internasional refers to the prevailing regulations, which include:

### Law (UU) of the Republic of Indonesia

- Law No. 7 of 1992 on Banking as amended by Law No. 10 of 1998 and as partially amended by Law No. 11 of 2020 on Job Creation;
- Law No. 40 of 2007 on Limited Liability Companies as partially amended by Law No. 11 of 2020 on Job Creation; and
- Law No. 14 of 2008 on Information Disclosure.

### Financial Services Authority Regulation (POJK)

- POJK No. 33/POJK.04/2014 regarding the Board of Directors and Board of Commissioners of Issuers or Public Companies;
- POJK No. 34/POJK.04/2014 regarding Nomination and Remuneration Committee of Issuers or Public Companies;
- POJK No. 35/POJK.04/2014 regarding Corporate Secretary of Issuers or Public Companies;
- POJK No. 8/POJK.04/2015 regarding Website of Issuer or Public Company;
- POJK No. 21/POJK.04/2015 regarding the Implementation of Public Company Governance Guidelines;
- POJK No. 31/POJK.04/2015 regarding Disclosure of Information or Material Facts by Issuers or Public Companies;
- POJK No. 55/ POJK.04/ 2015 regarding the Establishment and Working Guidelines of the Audit Committee;
- POJK No. 56/POJK.04/2015 regarding the Establishment and Guidelines for the Preparation of an Internal Audit Unit Charter;
- POJK No. 4/POJK.03/2016 concerning Assessment of the Health Level of Commercial Banks;
- POJK No. 18/POJK.03/2016 regarding the Implementation of Risk Management for Commercial Banks;
- POJK No. 27/POJK.03/2016 concerning Capability and Appropriateness Assessment for the Main Party of Financial Services Institutions;
- POJK No. 29/POJK.04/2016 concerning Annual Report of Issuers or Public Companies;



- POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum;
- POJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;
- POJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum;
- POJK No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional;
- POJK No. 12/POJK.03/2021 tentang Bank Umum; dan
- POJK No. 16/POJK.03/2021 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.

#### Surat Edaran Otoritas Jasa Keuangan (SEOJK)

- SEOJK No. 32/POJK.04/2015 tanggal 17 November 2015 tentang Tata Kelola Perusahaan Terbuka;
- SEOJK No. 55/POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit;
- SEOJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum; dan
- SEOJK No. 16/SEOJK.04/2021 tanggal 29 Juni 2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

#### Lain-lain

- Pedoman Umum *Good Corporate Governance* dari Komite Nasional Kebijakan Governance (KNKG); dan
- 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.

- *POJK No. 55/POJK.03/2016 regarding the Implementation of Governance for Commercial Banks;*
- *POJK No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks;*
- *POJK No. 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks;*
- *POJK No. 37/POJK.03/2019 concerning Transparency and Publication of Conventional Commercial Bank Reports;*
- *POJK No. 12/POJK.03/2021 concerning Commercial Banks; and*
- *POJK No. 16/POJK.03/2021 regarding Disclosure of Information or Material Facts by Issuers or Public Companies.*

#### Financial Services Authority Circular Letter (SEOJK)

- *SEOJK No. 32/POJK.04/2015 dated November 17, 2015 regarding Public Company Governance;*
- *SEOJK No. 55/POJK.04/2015 dated December 29, 2015 regarding the Establishment and Implementation Guidelines for the Audit Committee;*
- *SEOJK No. 13/SEOJK.03/2017 dated March 17, 2017 regarding the Implementation of Governance for Commercial Banks; and*
- *SEOJK No. 16/SEOJK.04/2021 dated June 29, 2021 regarding the Form and Content of Annual Reports of Issuers or Public Companies.*

#### Others

- *General Guidelines on Good Corporate Governance from the National Committee on Governance Policy (KNKG); and*
- *The Company's Articles of Association as stated in the Deed of Meeting Resolution and Amendment to the Articles of Association of PT Bank Artha Graha Internasional Tbk No. 16 dated November 13, 2020.*



## PRINSIP TATA KELOLA PERUSAHAAN

Prinsip-prinsip penerapan GCG yang dilakukan oleh Bank Artha Graha Internasional mengacu pada 5 prinsip dasar yaitu transparansi, akuntabilitas, responsibilitas, independensi, kewajaran, dan kesetaraan.

## PRINCIPLES OF CORPORATE GOVERNANCE

*Bank Artha Graha Internasional refers to 5 basic GCG principles, namely transparency, accountability, responsibility, independence, fairness, and equality.*

|                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transparansi<br><i>Transparency</i>                      | <p>Bank mengungkapkan informasi terkait kinerja, kondisi keuangan dan kegiatan pengelolaan perusahaan secara tepat waktu, memadai, jelas, akurat, dan dapat dipertanggungjawabkan, serta mudah diakses oleh Pemangku Kepentingan sesuai dengan haknya.</p> <p><i>The Bank discloses information related to performance, financial condition, and company management activities in a timely, adequate, transparent, accurate, and accountable manner. It is easily accessible to Stakeholders by their rights.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                            |
| Akuntabilitas<br><i>Accountability</i>                   | <p>Bank memiliki kebijakan terkait tugas, tanggung jawab dan wewenang yang jelas dari setiap organ dan karyawan yang diselaraskan 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 melalui 3 (tiga) tahapan pengendalian (tahap pengendalian: lini pertama, lini kedua dan lini ketiga).</p> <p><i>The Bank has policies related to clear duties, responsibilities, and authorities 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 supervision through an effective internal control system through 3 (three) stages of control (control stage: first line, second line, and third line).</i></p>  |
| Responsibilitas<br><i>Responsibility</i>                 | <p>Bank memastikan bahwa seluruh organ tata kelola telah mengimplementasikan prinsip kehati-hatian dengan tunduk dan patuh pada peraturan perundang-undangan dan ketentuan otoritas yang berlaku. Selain itu, pemenuhan komitmen Bank ditunjukkan dengan kepedulian dalam melaksanakan tugas dan tanggung jawab sosial terhadap masyarakat dan kelestarian lingkungan terutama di sekitar wilayah operasional.</p> <p><i>The Bank ensures that all governance organs have implemented the prudential principle by complying with prevailing laws, regulations, and authority provisions. In addition, the Bank's commitment is fulfilled by its concern for carrying out social duties and responsibilities towards the community and environmental sustainability, especially around the operational area.</i></p>                                                                                                              |
| Independensi<br><i>Independence</i>                      | <p>Bank menjamin bahwa setiap organ tata kelola Perusahaan 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 dan profesional.</p> <p><i>The Bank ensures that each organ of corporate governance upholds the principle of independence by avoiding domination by certain parties, will not be influenced by any interests, and will avoid conflicts of interest and pressure that can affect decision-making so that it can be taken objectively and professionally.</i></p>                                                                                                                                                                                                                   |
| Kesetaraan dan Kewajaran<br><i>Equality and Fairness</i> | <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 serta membuka akses terhadap informasi sesuai prinsip keterbukaan.</p> <p><i>The Bank always provides equal opportunities for stakeholders 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 Bank also offers equal opportunities for each employee in the recruitment and career development process, which is carried out fairly and equitably and opens access to information by the principle of transparency.</i></p> |

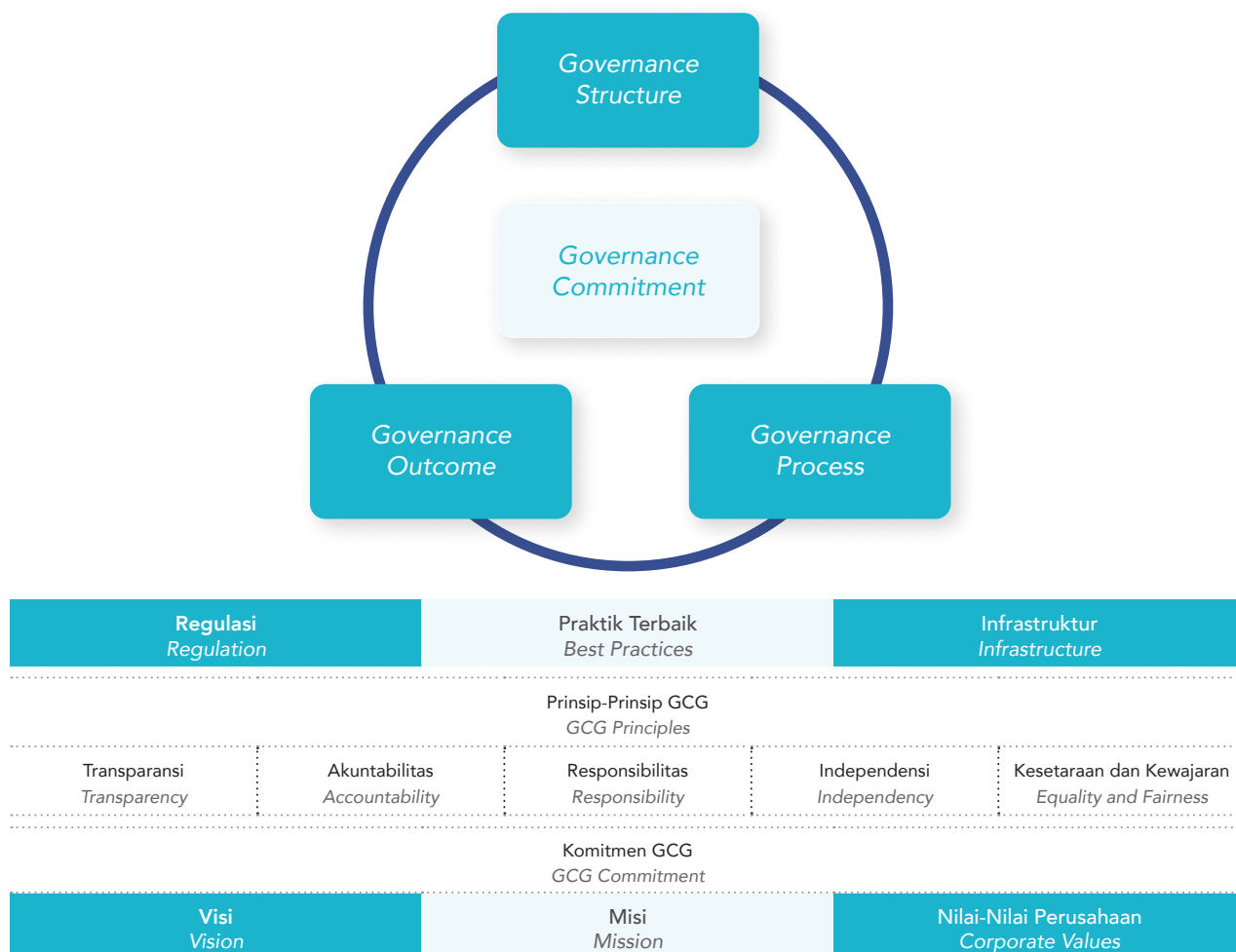


# Kerangka Penerapan Tata Kelola Perusahaan

## Corporate Governance Framework

Penerapan tata kelola perusahaan di Bank Artha Graha Internasional melalui 3 (tiga) kelompok proses utama, yaitu *Governance Structure*, *Governance Process* dan *Governance Outcome*. Ketiganya dapat berjalan dengan baik dengan adanya *Governance Commitment* dari seluruh insan di Bank, mulai Dewan Komisaris, Direksi, beserta seluruh organ dan lini organisasi untuk menerapkan dan menegakkan prinsip tata kelola.

*The implementation of corporate governance in Bank Artha Graha Internasional goes through 3 (three) main process groups, namely Governance Structure, Governance Process, and Governance Outcome. All three can run well with the Governance Commitment of all people in the Bank, starting from the Board of Commissioners, and Board of Directors, along with all organs and lines of the organization to implement and uphold the governance principles.*



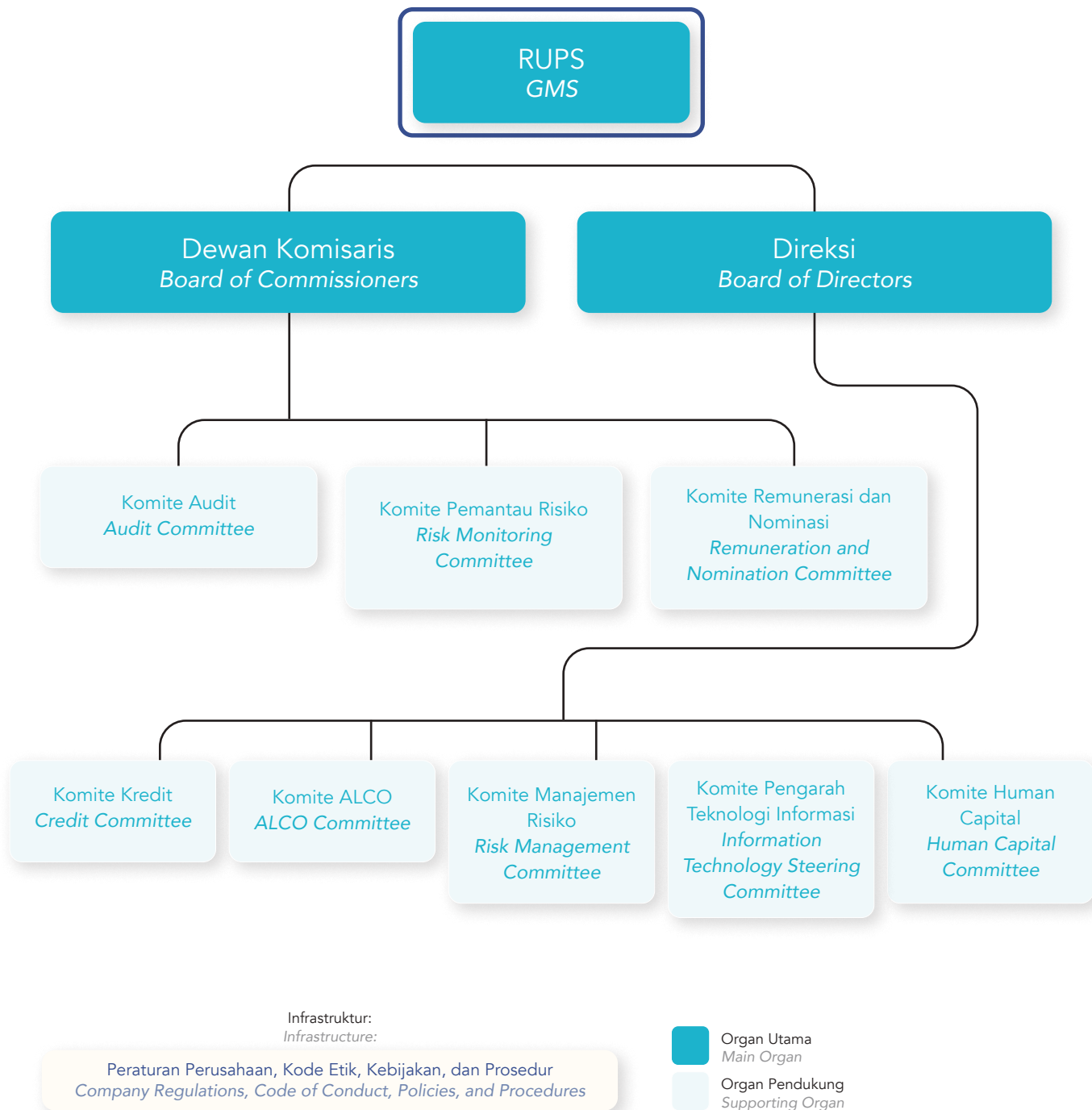
### GOVERNANCE STRUCTURE

Struktur tata kelola Bank Artha Graha Internasional mengacu pada Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas dan Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola bagi Bank Umum, serta Anggaran Dasar Bank.

### GOVERNANCE STRUCTURE

*Bank Artha Graha Internasional governance structure refers to the Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies and the Financial Services Authority Regulations on the Implementation of Governance for Commercial Banks, as well as the Bank's Articles of Association.*







Untuk mendukung efektivitas pelaksanaan GCG, Bank telah melengkapi struktur tata kelola dengan membentuk unsur-unsur pendukung yang memiliki tugas, tanggung jawab dan wewenang secara individu maupun kolektif dan berperan penting terhadap kelancaran pelaksanaan GCG di Bank Artha Graha Internasional.

Secara garis besar, berikut adalah peran organ utama di dalam struktur GCG Bank Artha Graha Internasional:

1. RUPS adalah organ yang mempunyai wewenang yang tidak dapat diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan dalam Undang-Undang dan/atau Anggaran Dasar;
2. Dewan Komisaris adalah organ yang bertugas melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar serta memberi nasihat kepada Direksi; dan
3. Direksi adalah organ yang berwenang dan bertanggung jawab penuh atas pengelolaan Perseroan untuk kepentingan Perseroan, sesuai dengan maksud dan tujuan Perseroan serta mewakili Perseroan, sesuai dengan ketentuan Anggaran Dasar.

Sistem kepengurusan Bank menganut model 2 (dua) badan atau *two tier system*, yaitu Dewan Komisaris dan Direksi dengan kewenangan dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanatkan dalam peraturan dan perundang-undangan serta Anggaran Dasar.

Selain keberadaan organ utama, Bank Artha Graha Internasional juga memiliki organ-organ pendukung yang berada di bawah Dewan Komisaris dan Direksi, antara lain:

1. Organ Pendukung Dewan Komisaris
  - a. Komite Audit;
  - b. Komite Pemantau Risiko; dan
  - c. Komite Remunerasi dan Nominasi.
2. Organ Pendukung Direksi
  - a. Komite Kredit;
  - b. Komite ALCO;
  - c. Komite Manajemen Risiko;
  - d. Komite Pengarah Teknologi Informasi; dan
  - e. Komite *Human Capital*.

*To support the effectiveness of GCG implementation, the Bank has completed the governance structure by establishing supporting elements that have duties, responsibilities and authorities individually and collectively and play an important role in the smooth implementation of GCG at Bank Artha Graha Internasional.*

*Broadly speaking, the following are the roles of the main organs in Bank Artha Graha Internasional GCG structure:*

1. *GMS is an organ that has authority that cannot be given to the Board of Directors or the Board of Commissioners within limits specified in the Law and the Articles of Association;*
2. *The Board of Commissioners is the organ in charge of conducting general and special supervision by the Articles of Association and providing advice to the Board of Directors; and*
3. *The Board of Directors is the organ authorized and entirely responsible for the management of the Company for the interests of the Company, by the purposes and objectives of the Company and representing the Company, by the provisions of the Articles of Association.*

*The Bank's management system adheres to the two-tier system, namely the Board of Commissioners and the Board of Directors, with clear authorities and responsibilities by their respective functions as mandated in the laws and regulations and the Articles of Association.*

*In addition to the main organ, Bank Artha Graha Internasional also has supporting organs under the Board of Commissioners and Board of Directors, among others:*

1. *Supporting Organ of the Board of Commissioners*
  - a. *Audit Committee;*
  - b. *Risk Monitoring Committee; and*
  - c. *Remuneration and Nomination Committee.*
2. *Supporting Organ of the Board of Directors*
  - a. *Credit Committee;*
  - b. *ALCO Committee;*
  - c. *Risk Management Committee;*
  - d. *Information Technology Steering Committee; and*
  - e. *Human Capital Committee.*



## GOVERNANCE PROCESS

Proses tata kelola merupakan proses penerapan prinsip tata kelola yang didukung oleh kecukupan struktur dan infrastruktur tata kelola perusahaan, sehingga dapat memberikan hasil tata kelola yang sesuai dengan harapan pemangku kepentingan. Bank senantiasa memastikan penerapan GCG dapat berjalan sesuai dengan peraturan perundang-undangan dan *best practice* dengan memberlakukan beberapa kebijakan (*soft structure*) yang berkaitan dengan penerapan GCG, yaitu:

1. Pedoman Kerja Dewan Komisaris dan Direksi;
2. Pedoman Kerja Komite;
3. Kode Etik;
4. Kebijakan Manajemen Risiko; dan
5. Piagam Audit.

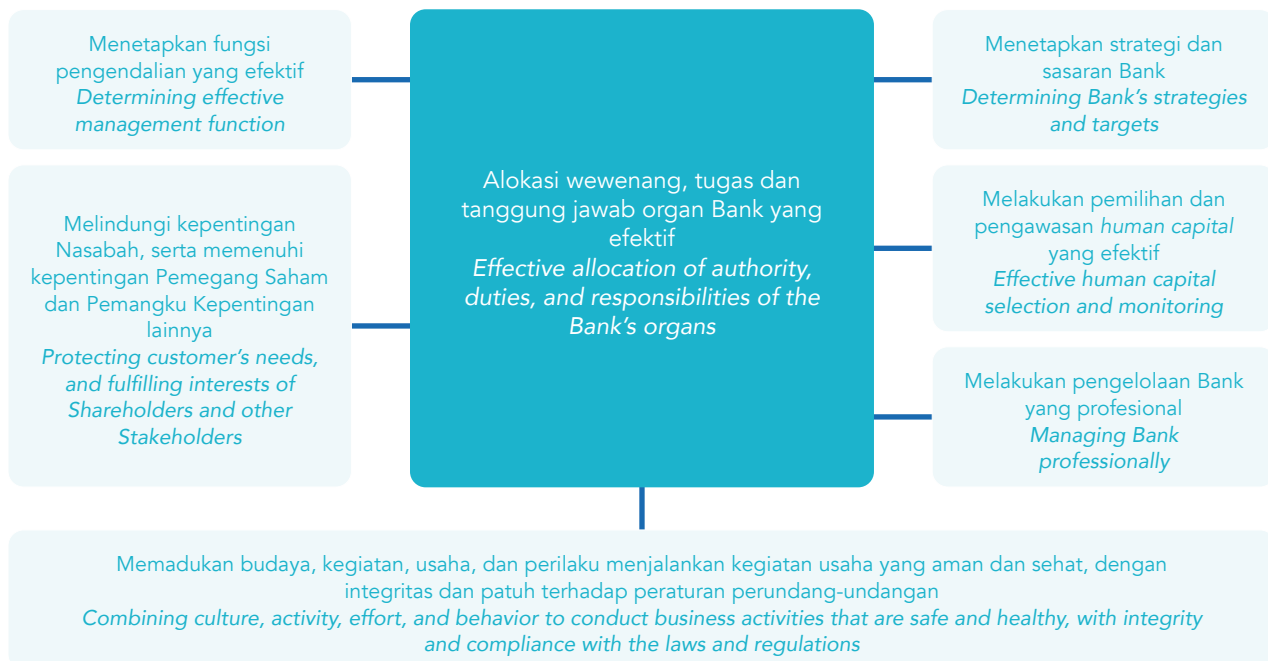
Bank Artha Graha Internasional melaksanakan mekanisme GCG dalam sebuah tatanan untuk mengintegrasikan seluruh organ GCG yang memiliki tanggung jawab yang berbeda-beda. Mekanisme tata kelola yang diterapkan di Bank Artha Graha Internasional digambarkan sebagai berikut:

## GOVERNANCE PROCESS

*The governance process applies the principles of governance supported by the adequacy of corporate governance structures and infrastructure to provide governance results to stakeholder expectations. The Bank always ensures the implementation of GCG can be run by laws and regulations and best practices by enforcing several policies (soft structure) related to GCG implementation:*

- 1. Work Guidelines for the Board of Commissioners and Board of Directors;*
- 2. Committee Work Guidelines;*
- 3. Code of Ethics;*
- 4. Risk Management Policy; and*
- 5. Audit Charter.*

*The Bank implements the GCG mechanism in an order to integrate all GCG organs that have different responsibilities. The governance mechanism implemented in 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 termasuk tingkat kesehatan Bank yang baik di tahun 2022. Di tengah berbagai tantangan yang dihadapi dan persaingan yang semakin ketat, Bank Artha Graha Internasional mampu menjalankan transformasi layanan digital perbankan secara berkelanjutan.

## PENINGKATAN KUALITAS GCG

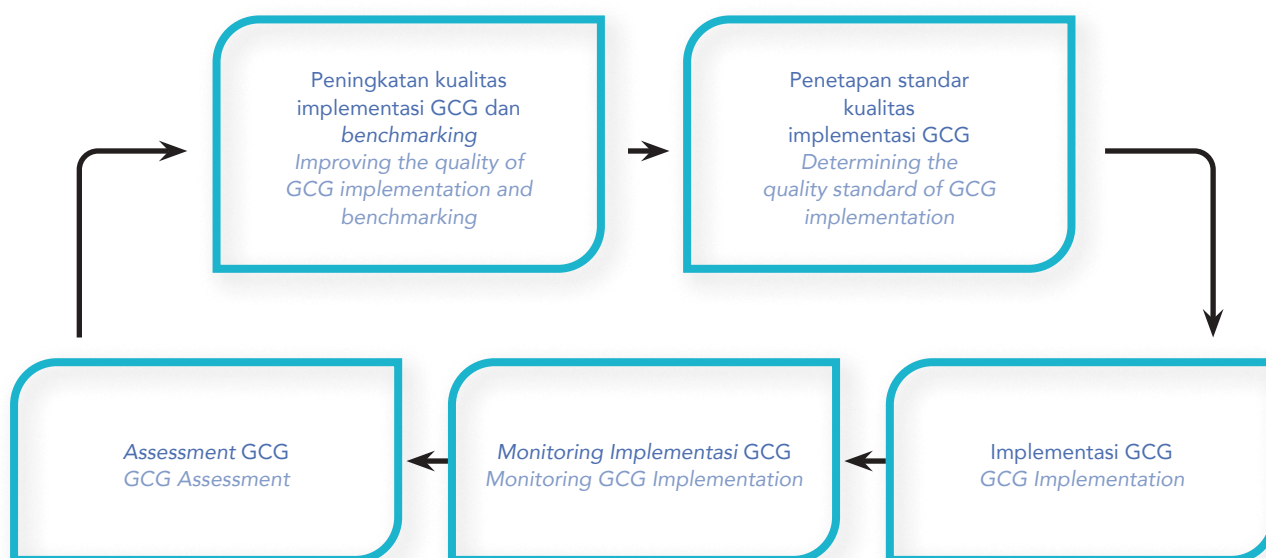
Bank Artha Graha Internasional secara berkelanjutan terus melakukan upaya untuk memperbaiki dan menyempurnakan struktur, organ dan mekanisme serta proses tata kelola yang berlaku agar kualitas penerapan GCG dapat terus ditingkatkan. Bank Artha Graha Internasional secara bertahap menargetkan perbaikan dengan serangkaian tahapan untuk meningkatkan kualitas GCG secara berkelanjutan. Serangkaian tahapan yang dimaksud adalah sebagai berikut:

## GOVERNANCE OUTCOME

*The practical implementation of GCG principles within Bank Artha Graha Internasional aligns with the governance outcomes that have been obtained. The Bank and its Stakeholders have benefited from the implementation of GCG by achieving financial and operational performance, including a good level of Bank health in 2022. Amid various challenges faced and increasingly fierce competition, Bank Artha Graha Internasional can carry out the transformation of digital banking services in a sustainable manner.*

## GCG QUALITY IMPROVEMENT

*Bank Artha Graha Internasional continuously makes efforts to improve and refine the structure, organs, mechanisms, and applicable governance processes, so that the quality of GCG implementation can be constantly improved. Bank Artha Graha Internasional gradually targets improvements with a series of stages to improve the quality of GCG sustainably. The series of steps are as follows:*





## PENETAPAN STANDAR KUALITAS IMPLEMENTASI GCG

Sebagai perusahaan yang menjalankan kegiatan usaha di bidang jasa perbankan, penerapan GCG di 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<br>1 <sup>st</sup> Aspect | Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-hak Pemegang Saham<br><i>Relationship between Public Listed Company and Shareholders in Guaranteeing Shareholders' Rights</i> |
| Aspek 2<br>2 <sup>nd</sup> Aspect | Fungsi dan Peran Dewan Komisaris<br><i>Functions and Roles of the Board of Commissioners</i>                                                                                                       |
| Aspek 3<br>3 <sup>rd</sup> Aspect | Fungsi dan Peran Direksi<br><i>Functions and Roles of the Board of Directors</i>                                                                                                                   |
| Aspek 4<br>4 <sup>th</sup> Aspect | Partisipasi Pemangku Kepentingan<br><i>Stakeholder Participation</i>                                                                                                                               |
| Aspek 5<br>5 <sup>th</sup> Aspect | Keterbukaan Informasi<br><i>Information Disclosure</i>                                                                                                                                             |

## ESTABLISHMENT OF GCG IMPLEMENTATION QUALITY STANDARDS

*As a company that carries out business activities in the field of banking services, the implementation of GCG at Bank Artha Graha Internasional is guided by the Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 concerning Guidelines for Corporate Governance of Public Companies in implementing corporate governance which includes several aspects, namely:*

## 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.

## IMPLEMENTATION AND MONITORING OF GCG IMPLEMENTATION

*Implementation and monitoring of GCG implementation at Bank Artha Graha Internasional is carried out by:*

1. Consistently implement the principles of good corporate governance together with Shareholders, Board of Commissioners, Board of Directors, management, and employees;
2. Avoiding and preventing conflicts of interest that may harm the Bank;
3. Realizing the implementation of a culture of compliance at all levels of the Bank's organization and business activities through strategic steps to support the creation of a culture of compliance; and
4. Carry out continuous evaluation of the effectiveness of GCG implementation.





## SOSIALISASI DAN EDUKASI

Sebagai bagian dari upaya untuk terus meningkatkan kualitas penerapan GCG, Bank Artha Graha Internasional secara berkesinambungan terus melakukan upaya sosialisasi dan edukasi terkait penerapan GCG kepada seluruh karyawan. Bank menyadari bahwa kualitas penerapan GCG di lingkungan Bank akan sangat bergantung pada pemahaman karyawan terhadap prinsip GCG.

Dalam setiap kesempatan yang melibatkan karyawan, Bank Artha Graha Internasional terus mengingatkan karyawan akan pentingnya penerapan prinsip GCG dalam menjalankan kegiatan operasional Bank. Prinsip GCG itu sendiri diwakili oleh keberadaan Kode Etik dan Pedoman Perilaku yang mengikat seluruh Insan Bank.

## SOCIALIZATION AND EDUCATION

*As part of the effort to continuously improve the quality of GCG implementation, Bank Artha Graha Internasional continuously conducts socialization and education efforts related to GCG implementation to all employees. The Bank realizes that the quality of GCG implementation within the Bank will greatly depend on the employees' understanding of GCG principles.*

*In every occasion involving employees, Bank Artha Graha Internasional continues to remind employees of the importance of implementing GCG principles in carrying out the Bank's operational activities. The GCG principles themselves are represented by the existence of a Code of Ethics and Code of Conduct that binds all Bank personnel.*



# Rapat Umum Pemegang Saham

## General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam struktur Tata Kelola Perusahaan Bank Artha Graha Internasional, yang memiliki hak dan kewenangan yang tidak dimiliki oleh Dewan Komisaris dan Direksi dalam batasan yang ditentukan oleh ketentuan peraturan perundang-undangan dan Anggaran Dasar Perseroan. RUPS juga menjadi media komunikasi antara Pemegang Saham dengan Dewan Komisaris dan Direksi melalui forum untuk menyampaikan laporan pertanggungjawaban atas pelaksanaan tugas serta hasil kinerja Bank kepada Pemegang Saham.

### 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. 15/POJK.04/2020 tentang Rencana dan penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka;
3. Peraturan OJK No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik; dan
4. Akta Pernyataan Keputusan Rapat dan Perubahan Anggaran Dasar No. 16 Tahun 2020 tentang Perubahan Anggaran Dasar Bank Artha Graha Internasional.

### 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.

*The General Meeting of Shareholders (GMS) is the highest organ in Bank Artha Graha Internasional Corporate Governance structure, which has rights and authorities that are not owned by the Board of Commissioners and Board of Directors within limits set by the provisions of laws and regulations and the Company's Articles of Association. The GMS is also a medium of communication between the Shareholders and the Board of Commissioners and Board of Directors through a forum to submit an accountability report on implementing the Bank's duties and performance results to the Shareholders.*

### LEGAL BASIS

*In organizing the GMS, the Bank refers to various rules and regulations, among others:*

1. Law No. 40 of 2007 on Limited Liability Companies;
2. OJK Regulation No. 15/POJK.04/2020 concerning Planning and organizing the General Meeting of Shareholders of Public Companies;
3. OJK Regulation No. 16/POJK.04/2020 concerning the Implementation of the General Meeting of Shareholders of Public Companies Electronically; and
4. Deed of Meeting Resolution and Amendment to Articles of Association No. 16 of 2020 concerning Amendment to the Articles of Association of Bank Artha Graha Internasional.

### TYPE OF GMS

*In its implementation, the GMS consists of the Annual GMS and Extraordinary GMS.*

1. Annual GMS  
*This GMS is held no later than 6 (six) months after the end of the financial year. The main agenda of the Annual GMS consists of the submission of Financial Statements and Annual Reports from the Board of Directors to be ratified and approved by the Shareholders, appointing a Public Accountant Firm for the next year, deciding on the use of profit, appointing or dismissing members of the Board of Directors or members of the Board of Commissioners and deciding on other matters as necessary.*



## 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.

## 2. Extraordinary GMS

*The Extraordinary GMS, can be held at any time according to the Company's needs by the Board of Directors or the Board of Commissioners at the request of the Shareholders.*

### 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 (lima) hari kerja sebelum pengumuman RUPS;
2. Pengumuman RUPS kepada para Pemegang Saham paling lambat 14 (empat belas) hari sebelum pemanggilan RUPS, tidak termasuk tanggal pengumuman dan pemanggilan RUPS;
3. Pemanggilan RUPS paling lambat 21 (dua puluh satu) 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 (dua) 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.

### PROCEDURES FOR ORGANIZING THE GMS

*The procedures for organizing the Annual GMS and Extraordinary GMS are as follows:*

1. *Submission of the plan to hold the GMS to the Financial Services Authority shall be made no later than 5 (five) business days before the announcement of the GMS;*
2. *Announcement of GMS to the Shareholders at the latest 14 (fourteen) days before the invitation of GMS, excluding the date of notification and invitation of GMS;*
3. *Invitation to the GMS no later than 21 (twenty-one) days before the date of the GMS by excluding the date of the invitation and the implementation of the GMS;*
4. *Submission of evidence of the announcement and invitation of the GMS to the Financial Services Authority no later than 2 (two) business days after the issuance of the information and invitation; and*
5. *The obligation to make announcements, invitation, rectifications of invitation, re-invitation, and information of summary of minutes of the GMS as referred to in this Financial Services Authority Regulation, for Public Companies whose shares are listed on the stock exchange shall be carried out through at least:*
  - *website of the e-GMS provider;*
  - *stock exchange website; and*
  - *website of the Public Listed Company.*

*Presentation of information related to GMS is presented in Bahasa Indonesia and foreign languages, provided that the foreign language used is at least English and contains the same information as the announcement using 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 2022

Perseroan menyelenggarakan RUPS Tahunan (RUPST) pada hari Senin, 25 Juli 2022, pukul 10.33-11.20 WIB bertempat di Ruang Serbaguna Lobby Gedung Artha Graha Jl. Jend Sudirman Kav. 52-53, Jakarta Selatan 12190. RUPST dihadiri oleh pemegang saham yang mewakili 17.784.100.619 saham atau 87,938% 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 Pemberitahuan Perusahaan yang telah disampaikan ke OJK, serta pemasangan iklan Pengumuman, iklan Pemanggilan, Pelaksanaan, dan Pengumuman Ringkasan Risalah Rapat, dengan rincian sebagai berikut:

## MEETING ORGANIZATION SYSTEM

*The implementation of the GMS electronically or e-GMS is an electronic system or facility used to support the organization of the GMS. Through the implementation of this GMS, it is expected to be able to improve good governance practices for Bank Artha Graha Internasional so that it can further increase Shareholders' trust in the Bank, and ultimately have a positive impact on the sustainability of the Bank.*

## IMPLEMENTATION OF GMS IN 2022

*The Company held an Annual GMS (AGMS) on Monday, July 25, 2022, at 10.33-11.20 WIB at the Serbaguna Room Lobby of Artha Graha Building Jl. Jend Sudirman Kav. 52-53, South Jakarta 12190. The AGMS was attended by shareholders representing 17,784,100,619 shares or 87.938% of all share with valid voting rights issued in accordance with the Company, by the Company's Articles of Association and prevailing laws and regulations.*

*The chronology of the implementation of the AGMS has been contained in the Company's Notice letter that has been submitted to OJK, as well as the advertisement of Announcement, advertisement of Invitation, Implementation, and Announcement of Summary of Meeting Minutes, with the following details:*

| Pemberitahuan<br>Notice                                                                                                                             | Pengumuman<br>Announcement                                                                                                                                                                                                                         | Pemanggilan<br>Invitation                                                                                                                                                                                                                                        | Pelaksanaan<br>Implementation                                                                                                                                                                                 | Hasil dan Keputusan<br>Results and Decisions                                                                                                                                                                                                            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Perseroan telah menyampaikan pemberitahuan mata acara RUPST kepada OJK pada tanggal 9 Juni 2022, sebagaimana dalam surat No. SK/0069/DIRUT/VI/2022. | Perseroan telah menyampaikan pengumuman RUPST pada tanggal 16 Juni 2022 melalui surat kabar harian Media Indonesia, situs web PT Bursa Efek Indonesia, situs web PT Kustodian Sentral Efek Indonesia (Aplikasi eAsy.KSEI) dan situs web Perseroan. | Perseroan telah melakukan pemanggilan untuk RUPST pada tanggal 01 Juli 2022 melalui surat kabar harian Media Indonesia, situs web PT Bursa Efek Indonesia, situs web PT Kustodian Sentral Efek Indonesia (Aplikasi eAsy.KSEI) dan situs web Perseroan.           | Perseroan melaksanakan RUPST pada hari Senin, tanggal 25 Juli 2022 pukul 10.33 WIB s.d. 11.20 WIB, bertempat di Ruang Serbaguna Lobby Gedung Artha Graha Jl. Jend Sudirman Kav. 52-53, Jakarta Selatan 12190. | Pengumuman Ringkasan Risalah RUPST telah diumumkan pada tanggal 27 Juli 2022 melalui surat kabar harian Media Indonesia, situs web PT Bursa Efek Indonesia, situs web PT Kustodian Sentral Efek Indonesia (Aplikasi eAsy.KSEI) dan situs web Perseroan. |
| <i>The Company has submitted a notification of the AGMS agenda to OJK on June 9, 2022, as in letter No. SK/0069/DIRUT/VI/2022.</i>                  | <i>The Company submitted the announcement of AGMS on June 16, 2022, through Media Indonesia daily newspaper, PT Bursa Efek Indonesia website, PT Kustodian Sentral Efek Indonesia website (eAsy.KSEI Application), and the Company's website.</i>  | <i>The Company made an invitation for the AGMS on July 01, 2022, through the Media Indonesia daily newspaper, the website of PT Bursa Efek Indonesia, the website of PT Kustodian Sentral Efek Indonesia (eAsy.KSEI Application), and the Company's website.</i> | <i>The Company held the AGMS on Monday, July 25, 2022, from 10:33 a.m. to 11:20 a.m., at the Multipurpose Room Lobby of Artha Graha Building Jl. Jend Sudirman Kav. 52-53, South Jakarta 12190.</i>           | <i>Summary of Minutes of AGMS was announced on July 27, 2022, through Media Indonesia daily newspaper, PT Bursa Efek Indonesia website, PT Kustodian Sentral Efek Indonesia website (eAsy.KSEI Application), and the Company's website.</i>             |



### Keputusan Rapat

Pengambilan keputusan dilakukan secara musyawarah untuk mendapatkan mufakat bersama, tidak ada peserta rapat yang bertanya dan keputusan diambil secara bulat untuk agenda 1 (satu) sampai dengan 4 (empat), pada agenda ke 5 (lima) tetap dinyatakan kuorum dengan jumlah suara setuju sebanyak 17.773.377.119 atau mencapai 99,94% dari kuorum kehadiran. Seluruh keputusan RUPS Tahunan Perseroan telah disahkan dalam Surat Keputusan Direksi SK/0129/DIRUT/VII/2022 dan Akta No. 253 Notaris Christina Dwi Utami, SH., M.Hum., M.Kn tanggal 25 Juli 2022 dengan ringkasan sebagai berikut:

### ACARA RAPAT I

Persetujuan Laporan Tahunan, termasuk pengesahan Laporan Keuangan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan tahun buku 2021:

#### Keputusan:

1. Menerima baik dan menyetujui Laporan Tahunan Direksi Perseroan untuk Tahun Buku 2021, termasuk didalamnya Laporan Kegiatan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk Tahun Buku 2021;
2. Menerima dan mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2021 yang telah diaudit oleh Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dengan laporannya Nomor Ref; 00018/3.0409/AU.1/07/0524-1/1/III/2022 tanggal 22 Maret 2022 dengan "Opini menyajikan secara Wajar".

### ACARA RAPAT II

Penetapan penggunaan laba bersih Perseroan tahun buku 2021:

#### Keputusan:

Menyetujui tidak ada pembagian dividen untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2021, karena Perseroan pada Tahun Buku 2021 tidak memperoleh laba bersih.

### Meeting Decision

Decision-making was carried out by deliberation to obtain mutual consensus; there were no meeting participants who asked questions, and the decision was made unanimously for agendas 1 (one) to 4 (four); on agenda 5 (five), there were dissenting votes, but it was still declared a quorum with a total of 17,773,377,119 affirmative votes or reaching 99.94% of the attendance quorum. All resolutions of the Company's Annual GMS have been ratified in Board of Directors Decree SK/0129/DIRUT/VII/2022 and Deed No. 253 Notary Christina Dwi Utami, SH, M.Hum, M.Kn dated July 25, 2022, with the following summary:

### MEETING AGENDA I

Approval of the Annual Report, including the ratification of the Financial Statements and the Board of Commissioners Oversight Report of the financial year 2021:

#### Decision:

1. To accept and approve the Annual Report of the Board of Directors of the Company for the Financial Year 2021, including the Company's Activity Report and the Supervisory Report of the Board of Commissioners of the Company for the Financial Year 2021;
2. Receive and ratify the Company's Financial Statements for the Financial Year 2021 audited by the Public Accounting Firm Kanaka Puradiredja, Suhartono with its report Number Ref: 00018/3.0409/AU.1/07/0524-1/1/III/2022 dated March 22, 2022 with "Opinion presents fairly".

### MEETING AGENDA II

Determination of the use of the Company's net profit for the financial year 2021:

#### Decision:

Approved no dividend distribution for the Financial Year ended December 31, 2021, as the Company did not earn any net profit in the Financial Year 2021.





## ACARA RAPAT III

Penunjukan Kantor Akuntan Publik tahun buku 2022:

Keputusan:

1. Menunjuk kembali Kantor Akuntan Publik Kanaka Puradiredja, Suhartono untuk melakukan audit atas buku-buku Perseroan Tahun Buku yang berakhir pada tanggal 31 Desember 2022 (dua ribu dua puluh dua), dan/atau Kantor Akuntan Publik Pengganti yang telah terdaftar pada Otoritas Jasa Keuangan (OJK), sesuai dengan kriteria POJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, dan Bank Indonesia serta memiliki reputasi, jika Kantor Akuntan Publik yang ditunjuk tersebut tidak dapat melaksanakan atau melanjutkan tugasnya karena sebab apapun termasuk tidak tercapainya kesepakatan mengenai jasa audit dan/atau Peraturan Perundang-Undangan di Pasar Modal;
2. Menetapkan honorarium dan persyaratan-persyaratan lain sehubungan dengan Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik tersebut.

## ACARA RAPAT IV

Penetapan gaji dan tunjangan anggota Direksi serta gaji atau honorarium dan tunjangan anggota Dewan Komisaris:

Keputusan:

Tidak adanya kenaikan gaji dan/atau honorarium dan tunjangan bagi Anggota Direksi dan Dewan Komisaris Perseroan.

## ACARA RAPAT V

Perubahan susunan Kepengurusan Perseroan:

Keputusan:

1. Memberhentikan dengan hormat Ibu Susana selaku Direktur Perseroan, yang berlaku efektif terhitung sejak ditutupnya Rapat ini dengan mengucapkan terima kasih atas kinerja dan jasa-jasanya selama menjabat selaku Direktur Perseroan;
2. Mengangkat kembali anggota Dewan Komisaris Perseroan yaitu Ibu Elizawatie Simon selaku Komisaris Independen yang berlaku efektif terhitung sejak ditutupnya Rapat ini.

## MEETING AGENDA III

*Appointment of Public Accountant Firm for fiscal year 2022:*

*Decision:*

1. *Re-appoint Public Accounting Firm Kanaka Puradiredja, Suhartono, to audit the Company's books for the Financial Year ending December 31, 2022 (two thousand twenty-two), and a substitute Public Accounting Firm that has been registered with the Financial Services Authority (OJK) by the criteria of POJK Number 13/POJK.03/2017 concerning the Use of Public Accountant Services and Public Accounting Firm in Financial Services Activities, and Bank Indonesia and has a reputation, if the appointed Public Accountant Office is unable to carry out or continue its duties for any reason, including the failure to reach an agreement regarding audit services and Regulations in the Capital Market.*
2. *Determine the honorarium and other requirements in connection with the appointment of the Public Accountant and the Public Accounting Firm.*

## MEETING AGENDA IV

*Determination of salaries and benefits of Board of Directors, and salaries or honorarium and benefits of Board of Commissioners:*

*Decision:*

*No increase in salary and/or honorarium and allowances for members of the Board of Directors and Board of Commissioners of the Company.*

## MEETING AGENDA V

*Changes in the composition of the Company's Management:*

*Decision:*

1. *To respectfully dismiss Mrs. Susana as Director of the Company, effective as of the closing of this Meeting, with gratitude for her performance and services during her tenure as Director of the Company.*
2. *Reappointing a member of the Board of Commissioners of the Company, namely Mrs. Elizawatie Simon as Independent Commissioner, effective as of the closing of this Meeting;*



Sehingga susunan anggota Direksi dan anggota Dewan Komisaris Perseroan menjadi sebagai berikut:

#### Dewan Komisaris

Komisaris Utama/Komisaris Independen:

Bapak Kiki Syahnakri

Wakil Komisaris Utama:

Bapak Tomy Winata

Wakil Komisaris Utama:

Bapak Sugianto Kusuma

Komisaris Independen:

Bapak Nicolaus Eko Riwayanto

Komisaris Independen:

Ibu Elizawatie Simon

#### Direksi

Direktur Utama:

Bapak Andy Kasih

Wakil Direktur Utama:

Ibu Christina Harapan

Direktur Kepatuhan/Direktur Independen:

Bapak Anas Latief

Direktur:

Bapak Indra S. Budianto

Direktur:

Bapak Indrastomo Nugroho

Direktur:

Bapak Andy Dharma

*So that the composition of the members of the Board of Directors and members of the Board of Commissioners of the Company becomes as follows:*

#### *Board of Commissioners*

*President Commissioner/Independent Commissioner:*

*Mr. Kiki Syahnakri*

*Vice President Commissioner:*

*Mr. Tomy Winata*

*Vice President Commissioner:*

*Mr. Sugianto Kusuma*

*Independent Commissioner:*

*Mr. Nicolaus Eko Riwayanto*

*Independent Commissioner:*

*Mrs. Elizawatie Simon*

#### *Board of Directors*

*President Director:*

*Mr. Andy Kasih*

*Vice President Director:*

*Mrs. Christina Harapan*

*Compliance Director/Independent Director:*

*Mr. Anas Latief*

*Director:*

*Mr. Indra S. Budianto*

*Director:*

*Mr. Indrastomo Nugroho*

*Director:*

*Mr. Andy Dharma*

3. Memberikan kuasa kepada Direksi Perseroan, dengan hak substitusi, untuk menyatakan/menuangkan keputusan tentang susunan Dewan Komisaris dan Direksi tersebut dalam akta tersendiri yang dibuat di hadapan Notaris, termasuk menuangkan susunan Dewan Komisaris dan Direksi terkait keputusan tersebut, dan memberitahukan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, serta melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut sesuai dengan peraturan perundangan yang berlaku.

3. *To authorize the Board of Directors of the Company, with the right of substitution, to state the resolution on the composition of the Board of Commissioners and the Board of Directors in a separate deed made before a Notary, including to state the composition of the Board of Commissioners and the Board of Directors in relation to such resolution, and to notify the changes in the Company's data to the Minister of Law and Human Rights of the Republic of Indonesia, and to take all and any necessary actions in relation to such resolution in accordance with the prevailing laws and regulations.*



## REALISASI KEPUTUSAN RUPS TAHUNAN 2022

Hingga akhir tahun 2022, Bank telah melaksanakan seluruh mandat keputusan dalam agenda RUPS Tahunan 2022.

## PELAKSANAAN RUPS TAHUN 2021

Bank Artha Graha Internasional menyelenggarakan RUPS Tahunan pada hari Senin, 23 Agustus 2021, pukul 11.46 WIB bertempat di Ruang Serbaguna Lobby Gedung Artha Graha, Jl. Jenderal Sudirman Kaveling 52-53, Jakarta Selatan, 12190. RUPS Tahunan dihadiri oleh Pemegang Saham yang mewakili 14.963.340.915 saham atau 93,621% dari jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan, sesuai dengan Anggaran Dasar Perseroan dan peraturan Perundang-Undangan yang berlaku.

## KEPUTUSAN RUPS TAHUNAN 2021

Pengambilan keputusan dilakukan secara musyawarah untuk mendapatkan mufakat bersama tidak ada peserta rapat yang bertanya dan keputusan diambil secara bulat untuk agenda 1 (satu) sampai dengan 3 (tiga), pada agenda ke 4 (empat) tetap dinyatakan kuorum dengan jumlah suara setuju sebanyak 14.963.338.115 atau mencapai 99,99% dan pada agenda ke 5 (lima) tetap dinyatakan kuorum dengan jumlah suara setuju sebanyak 14.946.000.515 atau mencapai 99,88% dari kuorum kehadiran. Seluruh keputusan RUPS Tahunan dan Luar Biasa Bank Artha Graha Internasional telah disahkan dalam Surat Keputusan Direksi SK/0054/DIRUT/VIII/2021 tanggal 25 Agustus 2021 dan Akta No. 177 Notaris Christina Dwi Utami, S.H., M.Hum., M.Kn tanggal 23 Agustus 2021 dan Perseroan telah melaksanakan seluruh keputusan RUPS Tahunan 2021 dengan ringkasan sebagai berikut:

## REALIZATION OF ANNUAL GMS RESOLUTION 2022

Until the end of 2022, the Bank has implemented all mandated decisions on the agenda of the 2022 Annual GMS.

## IMPLEMENTATION OF THE 2021 GMS

Bank Artha Graha Internasional held an Annual GMS on Monday, August 23, 2021, at 11:46 a.m. WIB at the Serbaguna Room Lobby of Artha Graha Building, Jl. Jenderal Sudirman Kaveling 52-53, South Jakarta, 12190. The Annual GMS was attended by Shareholders representing 14,963,340,915 shares or 93.621% of the total shares with valid voting rights issued by the Company, by the Company's Articles of Association and applicable laws and regulations.

## RESOLUTION OF THE 2021 ANNUAL GMS

Decision-making was carried out by deliberation to obtain consensus with no meeting participants asking questions, and the decision was made unanimously for agendas 1 (one) to 3 (three); on the agenda 4 (four) was still declared a quorum with the number of affirmative votes totaling 14,963,338.115 or reaching 99.99%, and on the 5th (fifth) agenda, a quorum was still announced with a total number of affirmative votes of 14,946,000,515 or 99.88% of the attendance quorum. All resolutions of the Annual and Extraordinary GMS of Bank Artha Graha Internasional have been authorized in the Decree of the Board of Directors SK/0054/DIRUT/VIII/2021 dated August 25, 2021, and Deed No. 177 Notary Christina Dwi Utami, S.H., M.Hum., M.Kn dated August 23, 2021, and the Company has implemented all resolutions of the 2021 Annual GMS with the following summary:



## ACARA RAPAT I

Persetujuan Laporan Tahunan, termasuk pengesahan Laporan Keuangan, dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan Tahun Buku 2020:

Keputusan:

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.
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

Penetapan penggunaan laba bersih Perseroan tahun buku 2020:

Keputusan:

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.

## MEETING AGENDA I

*Approval of the Annual Report, including ratification of the Financial Statements and the Board of Commissioners Oversight Report for the Financial Year 2020:*

*Decision:*

1. *To accept and approve the Annual Report of the Company's Board of Directors for the Financial Year of 2020, including the Company's Activity Report and the Report on the Supervisory Duties of the Board of Commissioners of the Company for the Financial Year of 2020.*
2. *Receive and ratify the Company's Financial Statements for the Fiscal Year 2020 audited by 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 an opinion of "Unqualified".*

## MEETING AGENDA II

*Determination on the use of the Company's net profit of the financial year 2020:*

*Decision:*

*Approved that there will be no dividend distribution from the net profit of the Financial Year 2020 and all net profit will be used to strengthen the Company's capital structure and business expansion.*



## ACARA RAPAT III

Penunjukan Kantor Akuntan Publik tahun buku 2021:

Keputusan:

Memberikan kuasa dan/atau wewenang kepada Dewan Komisaris Perseroan berdasarkan rekomendasi Komite Audit untuk:

1. 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.
2. Menetapkan honorarium dan persyaratan-persyaratan lain sehubungan dengan Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik tersebut.

## ACARA RAPAT IV

Penetapan gaji dan tunjangan anggota Direksi serta gaji atau honorarium dan tunjangan anggota Dewan Komisaris:

Keputusan:

Tidak adanya kenaikan gaji dan/atau honorarium dan tunjangan bagi Anggota Direksi dan Dewan Komisaris Perseroan.

## MEETING AGENDA III

*Appointment of Public Accountant Firm for the financial year 2021:*

*Decision:*

*Grant power and/or authority to the Board of Commissioners of the Company based on the recommendation of the Audit Committee to:*

1. *Appoint a Public Accountant and Public Accounting Firm to audit the Company's books for the Financial Year ending December 31, 2021 (two thousand twenty-one), or a Public Accountant and Public Accounting Firm Replacement (if there is a replacement of the Public Accountant and Public Accounting Firm), which has been registered with the Financial Services Authority (OJK), by the criteria of POJK No. 13/POJK.03/2017 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, and Bank Indonesia has a reputation.*
2. *Determine the honorarium and other requirements in connection with the appointment of the Public Accountant and/or Public Accounting Firm.*

## MEETING AGENDA IV

*Determination of salaries and benefits of members of the Board of Directors and salaries or honorarium and benefits of members of the Board of Commissioners:*

*Decision:*

*There was no increase in salary and/or honorarium and allowances for members of the Board of Directors and Board of Commissioners of the Company.*





## ACARA RAPAT V

Perubahan susunan Kepengurusan Perseroan:

Keputusan:

1. 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
- Bapak Indrastomo Nugroho, selaku Direktur

2. Mengangkat anggota Direksi Perseroan yaitu:

### Direksi

- Bapak Andy Dharma
- 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*

## MEETING AGENDA V

*Changes in the composition of the Company's management:*

*Decision:*

1. *Reappointed 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*
- *Mr. Indrastomo Nugroho, as Director*

2. *To appoint members of the Board of Directors of the Company, namely:*

### *Board of Directors*

- *Mr. Andy Dharma*
- *Mrs. Susana*

*As Director or Independent Director of the Company which is effective after obtaining OJK approval, if for one reason or another does not take place, then Mr. Andy Dharma and Mrs. Susana will continue to be 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 becomes as follows:*

### *Board of Commissioners*

*President Commissioner/Independent Commissioners:*

*Kiki Syahnakri*

*Vice President Commissioner:*

*Tomy Winata*

*Vice President Commissioner:*

*Sugianto Kusuma*

*Independent Commissioner:*

*Nicolaus Eko Riwayanto*

*Independent Commissioner:*

*Elizawatie Simon\**

*\*)Effective upon approval of the 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*

### 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 upon approval of the *Fit and Proper Test*

3. 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.

3. To grant power and authority to the Board of Directors of the Company with the right of substitution, to state the resolution on the composition of the members of the Board of Commissioners and the Board of Directors mentioned above in a deed made before a notary, including stating the design of the Board of Commissioners and the Board of Directors after obtaining an approval letter from OJK related to the resolution above and subsequently submitting a notification to the competent authorities, as well as taking all and any necessary actions in connection with the key by the applicable laws and regulations.

### REALISASI KEPUTUSAN RUPS TAHUNAN 2021

Hingga akhir tahun 2021, Bank telah melaksanakan seluruh mandat keputusan dalam agenda RUPS Tahunan 2021.

### REALIZATION OF THE RESOLUTIONS OF THE 2021 ANNUAL GMS

Until the end of 2021, the Bank has implemented all the 2021 Annual GMS agenda-mandated decisions.



## Dewan Komisaris

### Board of Commissioners

Dewan Komisaris adalah organ tata kelola Bank yang memiliki fungsi melakukan pengawasan atas tindakan pengurusan yang dilakukan oleh Direksi dan memberikan arahan kepada Direksi dalam pengelolaan Bank 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.

*The Board of Commissioners is the Bank's governance organs that supervises the management actions carried out by the Board of Directors and provides direction to the Board of Directors in the management of the Bank and the implementation of GCG. In carrying out its supervisory function, the Board of Commissioners of Bank Artha Graha Internasional is assisted by the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee*

#### PEDOMAN TATA LAKSANA KERJA DEWAN KOMISARIS

Dewan Komisaris telah memiliki Pedoman Tata Laksana Kerja (*Board Charter*) yang dituangkan dalam Surat Keputusan 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 sebagaimana telah diubah sebagian dengan Undang-Undang No. 11 Tahun 2020 tentang Cipta Kerja;
2. Undang-Undang No. 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang No. 10 Tahun 1998 dan sebagaimana telah diubah sebagian dengan Undang-Undang No. 11 Tahun 2020 tentang Cipta Kerja;
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;

#### BOARD OF COMMISSIONERS WORK PROCEDURE GUIDELINES

*The Board of Commissioners has a Board Charter as outlined in Decree No. 0006.04.0 dated September 20, 2021 as a guideline in carrying out the duties and responsibilities of carrying out the supervisory function. In addition, the Board of Commissioners also refers to other guidelines such as:*

1. *Law No. 40 of 2007 on Limited Liability Companies as partially amended by Law No. 11 of 2020 on Job Creation;*
2. *Law No. 7 of 1992 on Banking as amended by Law No. 10 of 1998 and as partially amended by Law No. 11 of 2020 on Job Creation;*
3. *Financial Services Authority Regulation No. 12/POJK.03/2021 concerning Commercial Banks;*
4. *Financial Services Authority Regulation No. 33/POJK.04/2014 regarding Directors and Board of Commissioners of Issuers and Public Companies;*
5. *Financial Services Authority Regulation No. 27/POJK.03/2016 regarding Capability and Appropriateness Assessment for the Main Parties of Financial Services Institutions;*



6. Surat Edaran Otoritas Jasa Keuangan No. 39/SEOJK.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/SEOJK.03/2017 tentang Penerapan Tata Kelola Bank Umum; dan
9. Anggaran Dasar Bank Artha Graha Internasional.

6. *Financial Services Authority Circular Letter No. 39/SEOJK.03/2016 regarding Fit and Proper Assessment for Prospective Controlling Shareholders, Prospective Members of the Board of Directors, and Prospective Members of the Board of Commissioners of Banks;*
7. *Financial Services Authority Regulation No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks;*
8. *Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 on the Implementation of Corporate Governance for Commercial Banks; and*
9. *Articles of Association of Bank Artha Graha Internasional*

## KETENTUAN MASA JABATAN

Masa jabatan anggota Dewan Komisaris ditetapkan selama tiga tahun dan dapat diangkat kembali berdasarkan keputusan RUPS. Namun, masa jabatan anggota Dewan Komisaris akan berakhir dengan sendirinya apabila anggota Dewan Komisaris tersebut:

1. Mengundurkan diri dengan pemberitahuan secara tertulis;
2. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;
3. Meninggal dunia;
4. Diberhentikan berdasarkan keputusan RUPS; dan
5. Dinyatakan pailit atau ditaruh di bawah pengampuan berdasarkan suatu penetapan pengadilan.

## TERM OF OFFICE PROVISIONS

*The term of office of a member of the Board of Commissioners is set for three years and may be reappointed based on a GMS resolution. However, the term of office of a member of the Board of Commissioners will expire automatically if the member of the Board of Commissioners:*

1. *Resign with written notice;*
2. *No longer fulfill the requirements of the applicable legislation;*
3. *Passed away;*
4. *Dismissed based on the decision of the GMS; and*
5. *Declared bankrupt or placed under guardianship based on a court decision*

## KOMPOSISI DEWAN KOMISARIS

Tahun 2022, komposisi Dewan Komisaris Bank Artha Graha Internasional berjumlah lima orang dan tidak mengalami perubahan dibandingkan tahun sebelumnya, yaitu sebagai berikut:

## COMPOSITION OF THE BOARD OF COMMISSIONERS

*In 2022, the composition of the Board of Commissioners of Bank Artha Graha Internasional amounted to five people and did not change compared to the previous year, as follows:*

| Nama<br>Name   | Jabatan<br>Position                                                                                     | Dasar Pengangkatan<br>Basis of Appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Periode<br>Period |
|----------------|---------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| Kiki Syahnakri | Komisaris Utama/<br>Komisaris Independen<br><i>President Commissioner/<br/>Independent Commissioner</i> | 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.<br><i>1. Deed of Meeting Resolution No. 26 dated June 12, 2005;<br/>           2. Deed of Meeting Resolution No. 8 dated June 3, 2014;<br/>           3. Deed of Meeting Resolution No. 20 dated June 16, 2017; and<br/>           4. Deed of Meeting Resolution No. 7 dated October 5, 2020.</i> | 2020-2023         |
| Tomy Winata    | Wakil Komisaris Utama<br><i>Vice President Commissioner</i>                                             | 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.<br><i>1. Deed of Meeting Resolution No. 26 dated June 12, 2005;<br/>           2. Deed of Meeting Resolution No. 8 dated June 3, 2014;<br/>           3. Deed of Meeting Resolution No. 20 dated June 16, 2017; and<br/>           4. Deed of Meeting Resolution No. 7 dated October 5, 2020.</i> | 2020-2023         |



| Nama<br>Name              | Jabatan<br>Position                                         | Dasar Pengangkatan<br>Basis of Appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Periode<br>Period |
|---------------------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| Sugianto Kusuma           | Wakil Komisaris Utama<br><i>Vice President Commissioner</i> | 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.<br>1. <i>Deed of Meeting Resolution No. 26 dated June 12, 2005;</i><br>2. <i>Deed of Meeting Resolution No. 8 dated June 3, 2014;</i><br>3. <i>Deed of Meeting Resolution No. 20 dated June 16, 2017; and</i><br>4. <i>Deed of Meeting Resolution No. 7 dated October 5, 2020.</i> | 2020-2023         |
| Nicolaus Eko<br>Riwayanto | Komisaris Independen<br><i>Independent Commissioner</i>     | 1. Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018; dan<br>2. Akta Keputusan RUPS No. 177 tanggal 23 Agustus Tahun 2021.<br>1. <i>Deed of Meeting Resolution No. 9 dated July 17, 2018; and</i><br>2. <i>Deed of GMS Resolution No. 177 dated August 23, 2021.</i>                                                                                                                                                                                                                                                                                  | 2021-2024         |
| Elizawatie Simon          | Komisaris Independen<br><i>Independent Commissioner</i>     | 1. Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018;<br>2. Akta Pernyataan Keputusan Rapat No. 9 tanggal 4 Juli 2019; dan<br>3. Akta Keputusan RUPS No. 253 tanggal 25 Juli Tahun 2022.<br>1. <i>Deed of Meeting Resolution No. 9 dated July 17, 2018;</i><br>2. <i>Deed of Meeting Resolution No. 9 dated July 4, 2019;</i><br>3. <i>Deed of GMS Resolution No. 253 dated July 25, Year 2022.</i>                                                                                                                                                   | 2022-2025         |

## 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:

## FIT AND PROPER ASSESSMENT

*Prospective members of the Board of Commissioners must obtain approval from the Financial Services Authority before carrying out their actions, duties and functions as the Board of Commissioners. In this case, all members of the Board of Commissioners must meet the requirements of having passed the fit and proper test assessment in accordance with the provisions required by the Regulator as stipulated in the Financial Services Authority Regulation No. 27/POJK.03/2016 concerning Fit and Proper Assessment for Main Parties of Financial Services Institutions.*

*The following table explains the approval from the Financial Services Authority and Bank Indonesia for members of the Bank's Commissioners:*

| Nama<br>Name              | Jabatan<br>Position                                                                                     | Penyelenggara<br>Organizer                                    | Tanggal Kelulusan<br>Date of Completion      | No. Surat<br>No. Letter                                                                                                     |
|---------------------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Kiki Syahnakri            | Komisaris Utama/<br>Komisaris Independen<br><i>President Commissioner/<br/>Independent Commissioner</i> | Bank Indonesia<br><i>Bank Indonesia</i>                       | 12 Februari 2013<br><i>February 12, 2013</i> | Surat Bank Indonesia<br>No. 15/29/GBI/DPIP/Rahasia<br><i>Bank Indonesia Letter<br/>No. 15/29/GBI/DPIP/Rahasia</i>           |
| Tomy Winata               | Wakil Komisaris Utama<br><i>Vice President Commissioner</i>                                             | Bank Indonesia<br><i>Bank Indonesia</i>                       | 15 Juni 2005<br><i>June 15, 2005</i>         | Surat Bank Indonesia<br>No. 7/19/GBI/DPIP/Rahasia<br><i>Bank Indonesia Letter<br/>No. 7/19/GBI/DPIP/Rahasia</i>             |
| Sugianto Kusuma           | Wakil Komisaris Utama<br><i>Vice President Commissioner</i>                                             | Bank Indonesia<br><i>Bank Indonesia</i>                       | 15 Juni 2005<br><i>June 15, 2005</i>         | Surat Bank Indonesia<br>No. 7/19/GBI/DPIP/Rahasia<br><i>Bank Indonesia Letter<br/>No. 7/19/GBI/DPIP/Rahasia</i>             |
| Nicolaus Eko<br>Riwayanto | Komisaris Independen<br><i>Independent Commissioner</i>                                                 | Otoritas Jasa Keuangan<br><i>Financial Services Authority</i> | 25 Februari 2019<br><i>February 25, 2019</i> | Surat Otoritas Jasa Keuangan<br>No. SR-57/PB.12/2019<br><i>Financial Services Authority<br/>Letter No. SR-57/PB.12/2019</i> |
| Elizawatie Simon          | Komisaris Independen<br><i>Independent Commissioner</i>                                                 | Otoritas Jasa Keuangan<br><i>Financial Services Authority</i> | 20 April 2022<br><i>April 20, 2022</i>       | Surat Otoritas Jasa Keuangan<br>No. SR-72/PB.12/2022<br><i>Financial Services Authority<br/>Letter No. SR-57/PB.12/2019</i> |





## 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 2022, seluruh anggota Dewan Komisaris Bank Artha Graha Internasional telah memenuhi ketentuan tersebut.

## KOMISARIS INDEPENDEN

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 dari 5 (lima) Anggota dewan Komisaris, yang berarti lebih dari 50% dari seluruh anggota Dewan Komisaris dan telah memenuhi ketentuan tersebut.

## RISK MANAGEMENT CERTIFICATION

*The Bank's Board of Commissioners must have a Risk Management Certificate of at least levels 4 and 5 as stipulated in Bank Indonesia Regulation No. 11/19/PBI/2009. The certificate is one of the indicators in the fit and proper test assessment that the incoming Board of Commissioners must undergo.*

*By 2022, all Board of Commissioners of Bank Artha Graha Internasional members will have fulfilled this requirement*

## INDEPENDENT COMMISSIONER

*As stipulated in SEOJK No. 13/SEOJK.03/2017 concerning the implementation of Governance for commercial banks, in the implementation of Governance, the existence of Independent Commissioners and Independent Parties is required to avoid conflicts of interest in the performance of duties at all levels or levels of the Bank's organization, check and balance, and protect the interests of Stakeholders, especially fund owners and non-controlling Shareholders. To support independence in implementing the task, regulating the waiting period (cooling off) for parties that will become Independent Parties is necessary.*

*Furthermore, the provisions regarding Independent Commissioners are set at least 50% (fifty percent) of the total number of members of the Board of Commissioners. Independent Commissioner is a member of the Board of Commissioners who has no financial relationship, management relationship, ownership relationship, or family relationship with members of the Board of Directors, other members of the Board of Commissioners, Controlling Shareholders, or a relationship with the Bank that may affect the ability to act independently.*

*Bank Artha Graha Internasional has 3 (three) Independent Commissioners out of 5 (five) members of the Board of Commissioners, which means more than 50% of all members of the Board of Commissioners and has fulfilled the provisions.*



## PERNYATAAN INDEPENDENSI KOMISARIS INDEPENDEN

Masing-masing Komisaris Independen Bank telah membuat Surat Pernyataan Independensi sesuai dengan aspek independensi yang mengacu pada ketentuan POJK No. 33/POJK.04/2014 pasal 25 ayat 1 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

## INDEPENDENCE STATEMENT OF INDEPENDENT COMMISSIONER

Each Independent Commissioner of the Bank has made a Statement of Independence in accordance with the aspects of independence which refers to the provisions of POJK No. 33/POJK.04/2014 article 25 paragraph 1 concerning Directors and Board of Commissioners of Issuers or Public Companies.

## KRITERIA PENENTUAN KOMISARIS INDEPENDEN

## CRITERIA FOR DETERMINING INDEPENDENT COMMISSIONERS

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:

OJK Regulation No. 33/POJK.04/2014 on 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 for the appointment of an Independent member of the Board of Commissioners are at least the same as the requirements for appointing a non-Independent member of the Board of Commissioners plus several other rules including those related to independence as explained in the following table:

| Kriteria<br>Criteria                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Komisaris Independen<br>Independent Commissioners |                        |                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|------------------------|------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Kiki Syahnakri                                    | Nicolaus Eko Riwayanto | Elizawatie 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><i>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 reappointment as Independent Commissioner of the Issuer or Public Company in the following period.</i> | √                                                 | √                      | √                |
| Tidak mempunyai saham baik langsung maupun tidak langsung pada Emiten atau Perusahaan Publik tersebut<br><i>Does not have shares either directly or indirectly in the Issuer or Public Company.</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                             | √                                                 | √                      | √                |
| Tidak mempunyai hubungan Afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut<br><i>Has no affiliation with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of the Issuer or Public Company.</i>                                                                                                                                                                                                                                                                             | √                                                 | √                      | √                |
| Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut<br><i>Has no direct or indirect business relationship related to the business activities of the Issuer or Public Company.</i>                                                                                                                                                                                                                                                                                                                                                                                    | √                                                 | √                      | √                |



## 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. Anggota Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab dengan itikad baik, penuh tanggung jawab, dan kehati-hatian;
3. Dewan Komisaris menyetujui kebijakan dan/atau pedoman mengenai tata tertib Direksi dan Laporan Kebijakan Operasional yang telah disetujui Direksi;
4. 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;
5. Dewan Komisaris wajib menyelenggarakan RUPS Tahunan dan RUPS lainnya sesuai dengan kewenangannya sebagaimana diatur dalam Anggaran Dasar dan Peraturan Perundang-Undangan;
6. Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank;
7. Dewan Komisaris wajib memastikan terselenggaranya pelaksanaan *Good Corporate Governance* dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi;
8. 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;
9. 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;

## DUTIES AND RESPONSIBILITIES OF THE BOARD OF COMMISSIONERS

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

1. The Board of Commissioners is a panel and each member of the Board of Commissioners cannot act individually, but based on the decision of the Board of Commissioners;
2. Members of the Board of Commissioners shall carry out their duties and responsibilities in good faith, with full responsibility and prudence;
3. The Board of Commissioners approves policies and/or guidelines regarding the rules of procedure of the Board of Directors and Operational Policy Reports that have been approved by the Board of Directors;
4. The Board of Commissioners supervises and is responsible for the supervision of the policies of the Board of Directors, the course of management in general, both regarding the Bank and the Bank's business and provides advice to the Board of Directors;
5. The Board of Commissioners shall organize the Annual GMS and other GMS in accordance with its authority as stipulated in the Articles of Association and Laws and Regulations;
6. The Board of Commissioners shall direct, monitor, and evaluate the implementation of the Bank's strategic policies;
7. The Board of Commissioners shall ensure the implementation of *Good Corporate Governance* in every business activity of the Bank at all levels of the organization;
8. In order to support the effectiveness of the implementation of its duties and responsibilities in supervision, the Board of Commissioners shall form or determine the composition of the Audit Committee and other committees as determined by the prevailing laws and regulations and the prevailing regulations in the Capital Market, and shall evaluate the performance of these committees at the end of each financial year of the Bank;
9. The Board of Commissioners shall ensure that the Board of Directors has followed up on audit findings and recommendations from the Internal Audit Unit, external auditors, OJK supervision results and/or supervision results of other authorities;



10. 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.
11. Dewan Komisaris berwenang memberhentikan sementara Anggota Direksi, apabila anggota Direksi tersebut bertindak bertentangan dengan Anggaran Dasar dan Peraturan Perundang-Undangan yang berlaku atau merugikan maksud dan tujuan Bank atau melalaikan kewajibannya; dan
12. 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.

10. The duties of the Board of Commissioners relating to the implementation of the Anti-Money Laundering and Countering Financing of Terrorism (AML CFT) Program shall at least include the following matters:
  - a. Approve the AML CFT Program Policy; and
  - b. Supervise the implementation of AML CFT Program by the Bank.
11. The Board of Commissioners is authorized to temporarily suspend a member of the Board of Directors, if the member of the Board of Directors acts contrary to the Articles of Association and applicable laws and regulations or is detrimental to the purposes and objectives of the Bank or neglects his/ her obligations; and
12. In conducting supervision, the Board of Commissioners is prohibited from being involved in decision-making on the Bank's operational activities, unless:
  - a. Provision of funds to related parties as stipulated in Bank Indonesia's provisions on the Maximum Lending Limit for Commercial Banks; and
  - b. Other matters stipulated in the Bank's Articles of Association or prevailing laws and regulations

## RAPAT DEWAN KOMISARIS

Sesuai POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Dewan Komisaris wajib mengadakan rapat paling kurang 1 (satu) kali dalam 2 (dua) bulan. Selain itu, Dewan Komisaris juga wajib mengadakan rapat bersama Direksi paling kurang 1 (satu) kali dalam 4 (empat) bulan.

## BOARD OF COMMISSIONERS MEETING

In accordance with POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, the Board of Commissioners must hold a meeting at least 1 (one) time in 2 (two) months. In addition, the Board of Commissioners is also required to hold a joint meeting with the Board of Directors at least 1 (one) time in 4 (four) months.

## Agenda Rapat

## Meeting Agenda

| Tanggal<br>Date                     | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 26 Januari 2022<br>January 26, 2022 | <ol style="list-style-type: none"><li>1. Pembukaan</li><li>2. Tindak lanjut Rapat sebelumnya</li><li>3. Kinerja Keuangan s/d 15 Januari 2022 dan rencana realisasi target Januari 2022</li><li>4. Perkembangan penyelesaian KUR hingga Januari 2022</li><li>5. Progres pembinaan 230 kader hingga Januari 2022 dan rencana penggantian 22 kader yang sudah resign atau karena hal lainnya</li><li>6. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu</li><li>7. 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 January 15, 2022 and the target realization plan for January 2022</li><li>4. People's Business Credit (KUR) completion progress until January 2022</li><li>5. Progress of coaching 230 cadres until January 2022 and plans to replace 22 cadres who have resigned or for other reasons</li><li>6. OJK Letters that need attention and reports that must be completed in a timely manner</li><li>7. Closing</li></ol> |



| Tanggal<br>Date                       | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 14 Februari 2022<br>February 14, 2022 | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Realisasi Penyelesaian AYDA dan WO per tanggal 31 Januari 2022 dan Rencana Kegiatan dan Target yang akan dicapai di bulan Februari 2022</li> <li>3. Progres Penanganan Debitur Besar yang berstatus NPL per 31 Januari 2022 dan Rencana Kegiatan dan Target yang akan dicapai di bulan Februari 2022</li> <li>4. Posisi Modal Inti Minimum per tanggal 31 Januari 2022 dan asumsi di bulan Februari 2022</li> <li>5. Penutup</li> </ol> <p>1. Opening</p> <p>2. Realization of Completion of Repossessed Assets (AYDA) and Write Off (WO) as of January 31, 2022 and Planned Activities and Targets to be achieved in February 2022</p> <p>3. Progress in Handling Large Debtors with Non-Performing Loan (NPL) status as of January 31, 2022 and Planned Activities and Targets to be achieved in February 2022</p> <p>4. Minimum Core Capital Position as of January 31, 2022 and assumptions in February 2022</p> <p>5. Closing</p>                                                                                                                                                                                    |
| 25 Februari 2022<br>February 25, 2022 | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Tindak lanjut Rapat sebelumnya</li> <li>3. Kinerja Keuangan s/d 15 Februari 2022 dan rencana realisasi target Februari 2022</li> <li>4. Perkembangan penyelesaian KUR hingga Februari 2022</li> <li>5. Progres pembinaan Kader hingga Februari 2022 dan Rencana penggantian 22 Kader yang sudah resign atau karena hal lainnya dan hasil pengukuran productivity melalui KPI</li> <li>6. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu</li> <li>7. Penutup</li> </ol> <p>1. Opening</p> <p>2. Follow up on previous meeting</p> <p>3. Financial Performance up to February 15, 2022 and the target realization plan for February 2022</p> <p>4. People's Business Credit (KUR) completion progress until February 2022</p> <p>5. Progress of Cadre development until February 2022 and plans to replace 22 Cadres who have resigned or due to other reasons and the results of measuring productivity through KPI (Key Performance Indicator)</p> <p>6. OJK Letters that need attention and reports that must be completed in a timely manner</p> <p>7. Closing</p> |
| 16 Maret 2022<br>March 16, 2022       | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Realisasi pencapaian Kredit per tanggal 28 Februari 2022 dibandingkan dengan Bulan Januari 2022 dan Rencana Kegiatan dan Target yang akan dicapai di Bulan Maret 2022</li> <li>3. Progress Realisasi Booking per 28 Februari 2022 dan Rencana Kegiatan dan Target yang akan dicapai di Bulan Maret 2022</li> <li>4. Penutup</li> </ol> <p>1. Opening</p> <p>2. Actual credit achievement as of February 28, 2022 compared to January 2022 and planned activities and targets to be achieved in March 2022</p> <p>3. Booking Realization Progress as of February 28, 2022 and Activity Plans and Targets to be achieved in March 2022</p> <p>4. Closing</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 17 Maret 2022<br>March 17, 2022       | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Realisasi Penyelesaian AYDA, WO dan NPL per tanggal 28 Februari 2022 dan Rencana Kegiatan per tanggal 10 Maret 2022 serta Rencana Kegiatan dan Target yang akan dicapai di bulan Maret 2022</li> <li>3. Progres Penanganan Debitur Besar yang berstatus NPL per 28 Februari 2022 dan per tgl 10 Maret 2022 serta Rencana Kegiatan dan Target yang akan dicapai di bulan Maret 2022</li> <li>4. Posisi Modal Inti Minimum per tanggal 28 Februari 2022 dan asumsi di bulan Maret 2022</li> <li>5. Penutup</li> </ol> <p>1. Opening</p> <p>2. Realization of Repossessed Assets (AYDA), Write Off (WO) and Non-Performing Loan (NPL) Completion as of February 28, 2022 and Activity Plans as of March 10, 2022 as well as Activity Plans and Targets to be achieved in March 2022</p> <p>3. Progress in Handling Large Debtors with Non-Performing Loan (NPL) status as of February 28, 2022 and as of March 10, 2022 as well as Activity Plans and Targets to be achieved in March 2022</p> <p>4. Minimum Core Capital Position as of February 28, 2022 and assumptions in March 2022</p> <p>5. Closing</p>               |
| 31 Maret 2022<br>March 31, 2022       | <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 2022, dan rencana realisasi target hingga akhir Maret 2022 (Realisasi RBB 2022)</li> <li>4. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu (early warning)</li> <li>5. Penutup</li> </ol> <p>1. Opening</p> <p>2. Follow up on previous meeting</p> <p>3. Financial performance up to March 15, 2022, and planned realization of the target by the end of March 2022 (Realization of Bank Business Plan (RBB) 2022)</p> <p>4. OJK Letters that need attention and reports that must be completed in a timely manner (early warning)</p> <p>5. Closing</p>                                                                                                                                                                                                                                                                                                                                                                                                                                   |



| Tanggal<br>Date                 | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 13 April 2022<br>April 13, 2022 | <ol style="list-style-type: none"> <li>Pembukaan</li> <li>Realisasi Penyelesaian AYDA dan WO per tanggal 31 Maret 2022 dan Rencana Kegiatan dan Target yang akan dicapai di Bulan April 2022</li> <li>Progres Penanganan Debitur Besar yang berstatus NPL per 31 Maret 2022 dan Rencana Kegiatan dan Target yang akan dicapai di Bulan April 2022</li> <li>Posisi Modal Inti Minimum per tanggal 31 Maret 2022 dan Asumsi di Bulan April 2022</li> <li>Penutup <ol style="list-style-type: none"> <li>Opening</li> <li>Realization of Repossessed Assets (AYDA) and Write Off (WO) Completion as of March 31, 2022 and Planned Activities and Targets to be achieved in April 2022</li> <li>Progress of Handling Large Debtors with Non-Performing Loan (NPL) status as of March 31, 2022 and Planned Activities and Targets to be achieved in April 2022</li> <li>Minimum Core Capital Position as of March 31, 2022 and Assumptions in April 2022.</li> <li>Closing</li> </ol> </li> </ol> |
| 18 April 2022<br>April 18, 2022 | <ol style="list-style-type: none"> <li>Pembukaan</li> <li>Realisasi pencapaian kredit per tanggal 31 Maret 2022 dibandingkan dengan Bulan Februari 2022 dan Rencana Kegiatan dan Target yang akan dicapai di bulan April 2022</li> <li>Progres Realisasi Booking per 31 Maret 2022 dan Rencana Kegiatan dan Target yang akan dicapai di bulan April 2022</li> <li>Penutup <ol style="list-style-type: none"> <li>Opening</li> <li>Realization of credit achievement as of March 31, 2022 compared to February 2022 and Activity Plans and Targets to be achieved in April 2022</li> <li>Booking Realization Progress as of March 31, 2022 and Activity Plans and Targets to be achieved in April 2022</li> <li>Closing</li> </ol> </li> </ol>                                                                                                                                                                                                                                                |
| 26 April 2022<br>April 26, 2022 | <ol style="list-style-type: none"> <li>Pembukaan</li> <li>Tindak lanjut Rapat sebelumnya</li> <li>Kinerja keuangan s/d 15 April 2022 dan rencana realisasi target hingga akhir April 2022 disertai kendala tidak tercapainya target RBB dan solusi utama kedepan</li> <li>Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu</li> <li>Penutup <ol style="list-style-type: none"> <li>Opening</li> <li>Follow up on previous meeting</li> <li>Financial performance up to April 15, 2022 and the target realization plan until the end of April 2022 accompanied by obstacles not achieving the RBB target and main solutions going forward</li> <li>OJK Letters that need attention and reports that must be completed in a timely manner</li> <li>Closing</li> </ol> </li> </ol>                                                                                                                                                           |
| 31 Mei 2022<br>May 31, 2022     | <ol style="list-style-type: none"> <li>Pembahasan Perkembangan Bisnis Bank</li> <li>Pembahasan AYDA dan Debitur NPL</li> <li>Lainnya yang perlu menjadi perhatian <ol style="list-style-type: none"> <li>Discussion on Bank Business Development</li> <li>Discussion of Repossessed Assets (AYDA) and Non-Performing Loan (NPL) debtors</li> <li>Others need attention</li> </ol> </li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 30 Juni 2022<br>June 30, 2022   | <ol style="list-style-type: none"> <li>Pembahasan Perkembangan Bisnis Bank</li> <li>Pembahasan Hasil Pemeriksaan OJK Tahun 2022</li> <li>Lainnya yang perlu menjadi perhatian</li> <li>Penutup <ol style="list-style-type: none"> <li>Discussion on Bank Business Development</li> <li>Discussion of OJK Examination Results for 2022</li> <li>Others need attention</li> <li>Closing</li> </ol> </li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 14 Juli 2022<br>July 14, 2022   | <ol style="list-style-type: none"> <li>Pembukaan</li> <li>Langkah-langkah peningkatan Pengawasan terhadap Kinerja Direksi dalam mencapai Target RBB 2022</li> <li>Lainnya yang perlu menjadi perhatian</li> <li>Penutup <ol style="list-style-type: none"> <li>Opening</li> <li>Steps to increase Supervision of the Board of Directors' Performance in achieving the 2022 Bank Business Plan (RBB) Target</li> <li>Others need attention</li> <li>Closing</li> </ol> </li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |





| Tanggal<br>Date                         | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 27 Juli 2022<br>July 27, 2022           | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Tindak lanjut Rapat sebelumnya</li> <li>3. Realisasi penyelesaian AYDA s/d Juni 2022 dibandingkan dengan Target RBB 2022 beserta solusinya serta Realisasi Kegiatan dan Target ke depan penanganan KUR &amp; FLPP</li> <li>4. Progres pencapaian pertumbuhan kredit periode Januari s/d Juni 2022 disertai Rencana Kegiatan dan Target ke depan</li> <li>5. Kinerja keuangan (Realisasi vs Target/RBB Tahun 2022) periode Januari s/d Juni Tahun 2022 disertai Analisa kendala dan solusinya</li> <li>6. Stress Testing Modal Inti</li> <li>7. Komitmen OJK bulan Juli s/d Desember 2022</li> <li>8. Penutup</li> </ol>                                                                                                                                                                                                                 |
| 25 Agustus 2022<br>August 25, 2022      | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Follow up on previous meeting</li> <li>3. Realization of Repossessed Assets (AYDA) completion until June 2022 compared to the 2022 Bank Business Plan (RBB) Target and its solutions as well as Realization of Activities and Future Targets for handling People's Business Credit (KUR) &amp; Housing Financing Liquidity Facility (FLPP)</li> <li>4. The progress of achieving credit growth for the period January to June 2022 is accompanied by future Activity Plans and Targets</li> <li>5. Financial performance (Realization vs Target/Bank Business Plan (RBB) Year 2022) period January to June Year 2022 accompanied by an analysis of obstacles and solutions</li> <li>6. Core Capital Stress Testing</li> <li>7. OJK Commitment from July to December 2022</li> <li>8. Closing</li> </ol>                                   |
| 31 Agustus 2022<br>August 31, 2022      | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Realisasi Penyelesaian AYDA, WO dan Debitur Besar NPL periode Januari s/d Juli 2022 serta Rencana Kegiatan dan Target kedepan</li> <li>3. Progres Penanganan KUR &amp; FLPP serta subrograsi s/d Juli 2022</li> <li>4. Penutup</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                         | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Realization of Completion of Foreclosed Collateral, Write Off (WO) and Large Non-Performing Loan (NPL) Debtors for the period January to July 2022 as well as future Activity Plans and Targets</li> <li>3. Progress on Handling People's Business Credit (KUR) &amp; Housing Financing Liquidity Facility (FLPP) and suborganisations until July 2022</li> <li>4. Closing</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 27 September 2022<br>September 27, 2022 | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Kinerja keuangan (realisasi vs target/RBB Tahun 2022) periode Januari s/d Juli Tahun 2022, disertai analisa kendala dan solusinya</li> <li>3. Progres pencapaian pertumbuhan kredit periode Januari s/d Juli 2022 disertai Rencana Kegiatan dan Target kedepan</li> <li>4. Progres pencapaian pertumbuhan kredit periode Januari s/d Agustus 2022 disertai Rencana Kegiatan dan Target ke depan</li> <li>5. Realisasi Penyelesaian AYDA, WO dan Debitur besar NPL periode Januari s/d Agustus 2022 dan Rencana Kegiatan dan Target kedepan</li> <li>6. Progres penanganan KUR &amp; FLPP serta Subrograsi s/d Agustus 2022</li> <li>7. Progres Pemenuhan Komitmen OJK Tahun 2022</li> <li>8. Stress Testing Modal Inti</li> </ol>                                                                                                       |
|                                         | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Follow up on previous meeting</li> <li>3. Financial performance (Realization vs Target/Bank Business Plan (RBB) 2022) for the period January to July 2022, accompanied by an analysis of obstacles and solutions</li> <li>4. The progress of achieving credit growth for the period January to July 2022 is accompanied by future Activity Plans and Targets</li> <li>5. Realization of Completion of Repossessed Assets (AYDA), Write Off (WO) and large Non-Performing Plan (NPL) Debtors for the period January to August 2022 and future Activity Plans and Targets</li> <li>6. Progress in handling People's Business Credit (KUR) &amp; Housing Financing Liquidity Facility (FLPP) and Subrogation until August 2022</li> <li>7. Progress of Fulfilling OJK Commitments in 2022</li> <li>8. Core Capital Stress Testing</li> </ol> |



| Tanggal<br>Date                       | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 25 Oktober 2022<br>October 25, 2022   | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Kinerja Keuangan (Realisasi vs Target/RBB Tahun 2022) periode Januari s/d September 2022, disertai analisa kendala dan solusinya; perbandingan dengan <i>peer group</i> dan perbandingan realisasi pencapaian bulan September 2022 vs RBB Desember 2022</li> <li>3. <i>Mapping</i>/pemetaan atas Debitur-debitur Restrukturisasi COVID-19 (yang memperoleh stimulus) berdasarkan sektor ekonomi dan wilayah/daerah, untuk antisipasi kebijakan OJK kedepan</li> <li>4. Rencana strategi implementasi POJK No. 6/POJK.7/2022 perihal Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan di internal Bank</li> <li>5. Komitmen Pemeriksaan OJK Tahun 2022</li> <li>6. <i>Stress Testing</i> Modal Inti</li> <li>7. Pemetaan hasil kinerja penagihan Tim KUR dan hasil analisa akar permasalahan penyebab belum optimalnya jumlah penagihan</li> <li>8. Progres <i>Human Capital</i></li> <li>9. Hal-hal lain yang perlu disampaikan kepada Dewan Komisaris yang berkaitan dengan kinerja Direktorat <i>Supporting</i>.</li> <li>10. Penutup</li> </ol>                                                                                                                                                      |
| 23 November 2022<br>November 23, 2022 | <ol style="list-style-type: none"> <li>1. <i>Opening</i></li> <li>2. <i>Financial Performance (Realization vs Target/Bank Business Plan (RBB) 2022) for the period January to September 2022, accompanied by an analysis of the obstacles and solutions; comparison with peer groups and comparison of actual achievements in September 2022 vs December 2022 Bank Business Plan (RBB)</i></li> <li>3. <i>Mapping/mapping of COVID-19 Restructuring Debtors (who receive stimulus) based on economic sector and region/region, to anticipate future OJK policies</i></li> <li>4. <i>POJK implementation strategy plan No. 6/POJK.7/2022 concerning Consumer and Community Protection in the Financial Services Sector within the Bank</i></li> <li>5. <i>OJK Examination Commitment for 2022</i></li> <li>6. <i>Core Capital Stress Testing</i></li> <li>7. <i>Mapping the results of the People's Business Credit (KUR) Team's billing performance and the results of the analysis of the root causes of the non-optimal amount of billing</i></li> <li>8. <i>Human Capital Progress</i></li> <li>9. <i>Other matters that need to be submitted to the Board of Commissioners relating to the performance of the Supporting Directorate</i></li> <li>10. <i>Closing</i></li> </ol> |
| 22 Desember 2022<br>December 22, 2022 | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Kinerja Keuangan periode Januari s/d November 2022 dan Proyeksi pencapaian Desember 2022</li> <li>3. Progres Penyusunan RBB 2023 dan hasilnya</li> <li>4. Progres penyelesaian AYDA sampai dengan November 2022 dan proyeksi pencapaian bulan Desember 2022</li> <li>5. Komitmen Pemeriksaan OJK Tahun 2022</li> <li>6. <i>Stress Testing</i> Modal Inti</li> <li>7. Hal-hal lain yang perlu disampaikan kepada Dewan Komisaris</li> <li>8. Penutup</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                       | <ol style="list-style-type: none"> <li>1. <i>Opening</i></li> <li>2. <i>Financial Performance for the period January to November 2022 and Projections for December 2022 achievements</i></li> <li>3. <i>Bank Business Plan (RBB) 2023 preparation progress and results</i></li> <li>4. <i>Reposessed Assets (AYDA) completion progress until November 2022 and projected achievement in December 2022</i></li> <li>5. <i>OJK Examination Commitment for 2022</i></li> <li>6. <i>Core Capital Stress Testing</i></li> <li>7. <i>Other matters that need to be submitted to the Board of Commissioners</i></li> <li>8. <i>Closing</i></li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                       | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Kinerja Keuangan s/d Bulan November 2022 dan proyeksi pencapaian akhir Bulan Desember 2022 disertai analisa dan evaluasi serta alternatif solusi ke depan di Tahun 2023</li> <li>3. Progres Penyelesaian AYDA, KUR dan FLPP s/d Bulan Desember 2022 dan proyeksi pencapaian di akhir Bulan Desember 2022 disertai kendala dan solusinya</li> <li>4. <i>Stress Testing</i> Modal Inti di akhir Bulan Desember 2022</li> <li>5. Realisasi pemenuhan Komitmen OJK Tahun 2022</li> <li>6. Garis besar RBB 2023 yang sudah disampaikan ke OJK</li> <li>7. Hal-hal lain yang perlu disampaikan kepada Komisaris</li> <li>8. Penutup</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                       | <ol style="list-style-type: none"> <li>1. <i>Opening</i></li> <li>2. <i>Financial Performance up to November 2022 and projected achievements for the end of December 2022 accompanied by analysis and evaluation as well as alternative solutions going forward in 2023</i></li> <li>3. <i>Reposessed Assets (AYDA), People's Business Credit (KUR) and Housing Financing Liquidity Facility (FLPP) Completion Progress up to December 2022 and projected achievements at the end of December 2022 along with obstacles and solutions</i></li> <li>4. <i>Core Capital Stress Testing at the end of December 2022</i></li> <li>5. <i>Fulfilment of Financial Supervision Agency (FSA) Commitment Realization in 2022</i></li> <li>6. <i>Outline of Bank Business Plan (RBB) 2023 which has been submitted to OJK</i></li> <li>7. <i>Other matters that need to be submitted to the Commissioner</i></li> <li>8. <i>Closing</i></li> </ol>                                                                                                                                                                                                                                                                                                                                            |



## Frekuensi Kehadiran

## Frequency of Attendance

| Nama<br>Name              | Jabatan<br>Position                                                                                     | Jumlah Pertemuan<br>Number of Meetings | Kehadiran<br>Attendance | Persentase<br>Percentage |
|---------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------|-------------------------|--------------------------|
| Kiki Syahnakri            | Komisaris Utama/<br>Komisaris Independen<br><i>President Commissioner/<br/>Independent Commissioner</i> | 19                                     | 18                      | 94,74%                   |
| Tomy Winata               | Wakil Komisaris Utama<br><i>Vice President Commissioner</i>                                             | 19                                     | 2                       | 10,53%                   |
| Sugianto Kusuma           | Wakil Komisaris Utama<br><i>Vice President Commissioner</i>                                             | 19                                     | 2                       | 10,53%                   |
| Nicolaus Eko<br>Riwayanto | Komisaris Independen<br><i>Independent Commissioner</i>                                                 | 19                                     | 19                      | 100%                     |
| Elizawatie Simon *)       | Komisaris Independen<br><i>Independent Commissioner</i>                                                 | 11                                     | 11                      | 100%                     |

\*) Efektif sebagai Komisaris Independen pada tanggal 20 April 2022

\*) Effective as Independent Commissioner on April 20, 2022

## RAPAT GABUNGAN DEWAN KOMISARIS DAN DIREKSI

JOINT MEETING OF THE BOARD OF COMMISSIONERS  
AND BOARD OF DIRECTORS

## Agenda Rapat

## Meeting Agenda

| Tanggal<br>Date                       | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 26 Januari 2022<br>January 26, 2022   | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Tindak lanjut Rapat sebelumnya</li> <li>3. Kinerja Keuangan s/d 15 Januari 2022 dan rencana realisasi target Januari 2022</li> <li>4. Perkembangan penyelesaian KUR hingga Januari 2022</li> <li>5. Progres pembinaan 230 kader hingga Januari 2022 dan rencana penggantian 22 kader yang sudah resign atau karena hal lainnya</li> <li>6. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu</li> <li>7. Penutup</li> </ol>                 |
| 14 Februari 2022<br>February 14, 2022 | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Follow up on previous meeting</li> <li>3. Financial Performance up to January 15, 2022 and the target realization plan for January 2022</li> <li>4. People's Business Credit (KUR) completion progress until January 2022</li> <li>5. Progress of coaching 230 cadres until January 2022 and plans to replace 22 cadres who have resigned or for other reasons</li> <li>6. OJK Letters that need attention and reports that must be completed in a timely manner</li> <li>7. Closing</li> </ol> |



| Tanggal<br>Date                       | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 25 Februari 2022<br>February 25, 2022 | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Tindak lanjut Rapat sebelumnya</li> <li>3. Kinerja Keuangan s/d 15 Februari 2022 dan rencana realisasi target Februari 2022</li> <li>4. Perkembangan penyelesaian KUR hingga Februari 2022</li> <li>5. Progres pembinaan Kader hingga Februari 2022 dan Rencana penggantian 22 Kader yang sudah resign atau karena hal lainnya dan hasil pengukuran productivity melalui KPI</li> <li>6. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu</li> <li>7. 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 February 15, 2022 and the target realization plan for February 2022</li> <li>4. People's Business Credit (KUR) completion progress until February 2022</li> <li>5. Progress of Cadre development until February 2022 and plans to replace 22 Cadres who have resigned or due to other reasons and the results of measuring productivity through Key Performance Indicator (KPI)</li> <li>6. OJK Letters that need attention and reports that must be completed in a timely manner</li> <li>7. Closing</li> </ol> |
| 16 Maret 2022<br>March 16, 2022       | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Realisasi pencapaian Kredit per tanggal 28 Februari 2022 dibandingkan dengan Bulan Januari 2022 dan Rencana Kegiatan dan Target yang akan dicapai di Bulan Maret 2022</li> <li>3. Progres Realisasi Booking per 28 Februari 2022 dan Rencana Kegiatan dan Target yang akan dicapai di Bulan Maret 2022.</li> <li>4. Penutup</li> </ol> <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Actual credit achievement as of February 28, 2022 compared to January 2022 and planned activities and targets to be achieved in March 2022</li> <li>3. Booking Realization Progress as of February 28, 2022 and Activity Plans and Targets to be achieved in March 2022.</li> <li>4. Closing</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 17 Maret 2022<br>March 17, 2022       | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Realisasi Penyelesaian AYDA dan WO dan NPL per tanggal 28 Februari 2022 dan Rencana Kegiatan dan per tanggal 10 Maret 2022 serta Rencana Kegiatan dan Target yang akan dicapai di bulan Maret 2022</li> <li>3. Progres Penanganan Debitur Besar yang berstatus NPL per 28 Februari 2022 dan per tgl 10 Maret 2022 serta Rencana Kegiatan dan Target yang akan dicapai di bulan Maret 2022</li> <li>4. Posisi Modal Inti Minimum per tanggal 28 Februari 2022 dan asumsi di bulan Maret 2022</li> <li>5. Penutup</li> </ol> <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Realization of Repossessed Assets (AYDA) and Write Off (WO) and Non-Performing Loan (NPL) Completion as of February 28, 2022 and Activity Plans and as of March 10, 2022 as well as Activity Plans and Targets to be achieved in March 2022</li> <li>3. Progress in Handling Large Debtors with Non-Performing Loan (NPL) status as of February 28, 2022 and as of March 10, 2022 as well as Activity Plans and Targets to be achieved in March 2022</li> <li>4. Minimum Core Capital Position as of February 28, 2022 and assumptions in March 2022</li> <li>5. Closing</li> </ol>     |
| 31 Maret 2022<br>March 31, 2022       | <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 2022, dan rencana realisasi target hingga akhir Maret 2022 (Realisasi RBB 2022)</li> <li>4. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu (early warning)</li> <li>5. 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 March 15, 2022, and planned realization of the target by the end of March 2022 (Realization of Bank Business Plan (RBB) 2022)</li> <li>4. OJK Letters that need attention and reports that must be completed in a timely manner (early warning).</li> <li>5. Closing</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 13 April 2022<br>April 13, 2022       | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Realisasi Penyelesaian AYDA dan WO per tanggal 31 Maret 2022 dan Rencana Kegiatan dan Target yang akan dicapai di Bulan April 2022.</li> <li>3. Progres Penanganan Debitur Besar yang berstatus NPL per 31 Maret 2022 dan Rencana Kegiatan dan Target yang akan dicapai di Bulan April 2022.</li> <li>4. Posisi Modal Inti Minimum per tanggal 31 Maret 2022 dan Asumsi di Bulan April 2022.</li> <li>5. Penutup</li> </ol> <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Realization of Repossessed Assets (AYDA) and Write Off (WO) Completion as of March 31, 2022 and Planned Activities and Targets to be achieved in April 2022</li> <li>3. Progress of Handling Large Debtors with Non-Performing Loans (NPL) status as of March 31, 2022 and Planned Activities and Targets to be achieved in April 2022</li> <li>4. Minimum Core Capital Position as of March 31, 2022 and Assumptions in April 2022.</li> <li>5. Closing</li> </ol>                                                                                                                                                                                                                    |



| Tanggal<br>Date                    | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 18 April 2022<br>April 18, 2022    | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Realisasi pencapaian kredit per tanggal 31 Maret 2022 dibandingkan dengan Bulan Februari 2022 dan Rencana Kegiatan dan Target yang akan dicapai di bulan April 2022</li> <li>3. Progres Realisasi <i>Booking</i> per 31 Maret 2022 dan Rencana Kegiatan dan Target yang akan dicapai di bulan April 2022</li> <li>4. Penutup</li> </ol> <p>1. <i>Opening</i></p> <p>2. <i>Realization of credit achievement as of March 31, 2022 compared to February 2022 and Activity Plans and Targets to be achieved in April 2022</i></p> <p>3. <i>Booking Realization Progress as of March 31, 2022 and Activity Plans and Targets to be achieved in April 2022</i></p> <p>4. <i>Closing</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 26 April 2022<br>April 26, 2022    | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Tindak lanjut Rapat sebelumnya</li> <li>3. Kinerja keuangan s/d 15 April 2022 dan rencana realisasi target hingga akhir April 2022 disertai kendala tidak tercapainya target RBB dan solusi utama kedepan</li> <li>4. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu</li> <li>5. Penutup</li> </ol> <p>1. <i>Opening</i></p> <p>2. <i>Follow up on previous meeting</i></p> <p>3. <i>Financial performance up to April 15, 2022 and the target realization plan until the end of April 2022 accompanied by obstacles not achieving the RBB target and main solutions going forward</i></p> <p>4. <i>OJK Letters that need attention and reports that must be completed in a timely manner</i></p> <p>5. <i>Closing</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 31 Mei 2022<br>May 31, 2022        | <ol style="list-style-type: none"> <li>1. Pembahasan Perkembangan Bisnis Bank</li> <li>2. Pembahasan AYDA dan Debitur NPL</li> <li>3. Lainnya yang perlu menjadi perhatian</li> </ol> <p>1. <i>Discussion on Bank Business Development</i></p> <p>2. <i>Discussion of Foreclosed Collateral and Non-Performing Loan (NPL) Debtors</i></p> <p>3. <i>Others need attention</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 30 Juni 2022<br>June 30, 2022      | <ol style="list-style-type: none"> <li>1. Pembahasan Perkembangan Bisnis Bank</li> <li>2. Pembahasan Hasil Pemeriksaan OJK Tahun 2022</li> <li>3. Lainnya yang perlu menjadi perhatian</li> </ol> <p>1. <i>Discussion on Bank Business Development</i></p> <p>2. <i>Discussion of OJK Examination Results for 2022</i></p> <p>3. <i>Others need attention</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 27 Juli 2022<br>July 27, 2022      | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Tindak lanjut Rapat sebelumnya</li> <li>3. Realisasi penyelesaian AYDA s/d Juni 2022 dibandingkan dengan Target RBB 2022 beserta solusinya serta Realisasi Kegiatan dan Target ke depan penanganan KUR &amp; FLPP</li> <li>4. Progres pencapaian pertumbuhan kredit periode Januari s/d Juni 2022 disertai Rencana Kegiatan dan Target ke depan</li> <li>5. Kinerja keuangan (Realisasi vs Target/RBB Tahun 2022) periode Januari s/d Juni Tahun 2022 disertai Analisa kendala dan solusinya</li> <li>6. <i>Stress Testing</i> Modal Inti</li> <li>7. Komitmen OJK bulan Juli s/d Desember 2022</li> <li>8. Penutup</li> </ol> <p>1. <i>Opening</i></p> <p>2. <i>Follow up on previous meeting</i></p> <p>3. <i>Realization of Repossessed Assets (AYDA) completion until June 2022 compared to the 2022 Bank Business Plan (RBB) Target and its solutions as well as Realization of Activities and Future Targets for handling People's Business Credit (KUR) &amp; Housing Financing Liquidity Facility (FLPP)</i></p> <p>4. <i>The progress of achieving credit growth for the period January to June 2022 is accompanied by future Activity Plans and Targets</i></p> <p>5. <i>Financial performance (Realization vs Target/Bank Business Plan (RBB) year 2022) period January to June Year 2022 accompanied by an analysis of obstacles and solutions</i></p> <p>6. <i>Core Capital Stress Testing</i></p> <p>7. <i>OJK Commitment from July to December 2022</i></p> <p>8. <i>Closing</i></p> |
| 25 Agustus 2022<br>August 25, 2022 | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Realisasi Penyelesaian AYDA, WO dan Debitur Besar NPL periode Januari s/d Juli 2022 serta Rencana Kegiatan dan Target kedepan</li> <li>3. Progres Penanganan KUR &amp; FLPP serta subrograsi s/d Juli 2022</li> <li>4. Penutup</li> </ol> <p>1. <i>Opening</i></p> <p>2. <i>Realization of Completion of Foreclosed Collateral, Write Off (WO) and Large Non-Performing Loan (NPL) Debtors for the period January to July 2022 as well as future Activity Plans and Targets</i></p> <p>3. <i>Progress on Handling People's Business Credit (KUR) &amp; Housing Financing Liquidity Facility (FLPP) and suborganisations until July 2022</i></p> <p>4. <i>Closing</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |



| Tanggal<br>Date                         | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 31 Agustus 2022<br>August 31, 2022      | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Kinerja keuangan (Realisasi vs Target/RBB Tahun 2022) periode Januari s/d Juli Tahun 2022, disertai analisa kendala dan solusinya</li> <li>3. Progres pencapaian pertumbuhan kredit periode Januari s/d Juli 2022 disertai Rencana Kegiatan dan Target kedepan</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                         | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Financial performance (realization vs target/Bank Business plan (RBB) 2022) for the period January to July 2022, accompanied by an analysis of obstacles and solutions</li> <li>3. The progress of achieving credit growth for the period January to July 2022 is accompanied by future Activity Plans and Targets</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 27 September 2022<br>September 27, 2022 | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Tindak lanjut Rapat sebelumnya</li> <li>3. Kinerja keuangan (Realisasi vs Target/RBB Tahun 2022) periode Januari s/d Agustus Tahun 2022, disertai analisa kendala dan solusinya</li> <li>4. Progres pencapaian pertumbuhan kredit periode Januari s/d Agustus 2022 disertai Rencana Kegiatan dan Target ke depan</li> <li>5. Realisasi Penyelesaian AYDA, WO dan Debitur besar NPL periode Jan s/d Agustus 2022 dan Rencana Kegiatan dan Target kedepan</li> <li>6. Progres penanganan KUR &amp; FLPP serta Subrograsi s/d Agustus 2022</li> <li>7. Progres Pemenuhan Komitmen OJK Tahun 2022</li> <li>8. Stress Testing Modal Inti</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                                         | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Follow up on previous meeting</li> <li>3. Financial performance (Realization vs Target/Bank Business Plan (RBB) 2022) for the period January to August 2022, accompanied by an analysis of obstacles and solutions</li> <li>4. The progress of achieving credit growth for the period January to August 2022 is accompanied by future Activity Plans and Targets</li> <li>5. Realization of Completion of Repossessed Assets (AYDA), Write Off (WO) and large Non-Performing Loan (NPL) Debtors for the period January to August 2022 and future Activity Plans and Targets</li> <li>6. Progress in handling People's Business Credit (KUR) &amp; Housing Financing Liquidity Facility (FLPP) and Subrogation until August 2022</li> <li>7. Progress of Fulfilling OJK Commitments in 2022</li> <li>8. Core Capital Stress Testing</li> </ol>                                                                                                                                                                                                                                                                                           |
| 25 Oktober 2022<br>October 25, 2022     | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Kinerja Keuangan (Realisasi vs Target/RBB Tahun 2022) periode Januari s/d September 2022, disertai analisa kendala dan solusinya; perbandingan dengan peer group dan perbandingan realisasi pencapaian bulan September 2022 vs RBB Desember 2022</li> <li>3. Mapping/pemetaan atas Debitur-debitur Restrukturisasi COVID-19 (yang memperoleh stimulus) berdasarkan sektor ekonomi dan wilayah/daerah, untuk antisipasi kebijakan OJK kedepan</li> <li>4. Rencana strategi implementasi POJK No. 6/POJK.7/2022 perihal Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan di internal Bank</li> <li>5. Komitmen Pemeriksaan OJK Tahun 2022</li> <li>6. Stress Testing Modal Inti</li> <li>7. Pemetaan hasil kinerja penagihan Tim KUR dan hasil analisa akar permasalahan penyebab belum optimalnya jumlah penagihan</li> <li>8. Progres Human Capital</li> <li>9. Hal-hal lain yang perlu disampaikan kepada Dewan Komisaris yang berkaitan dengan kinerja Direktorat Supporting</li> <li>10. Penutup</li> </ol>                                                                                                            |
|                                         | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Financial Performance (Realization vs Target/Bank Business Plan (RBB) 2022) for the period January to September 2022, accompanied by an analysis of the obstacles and solutions; comparison with peer groups and comparison of actual achievements in September 2022 vs December 2022 Bank Business Plan (RBB)</li> <li>3. Mapping of COVID-19 Restructuring Debtors (who receive stimulus) based on economic sector and region/region, to anticipate future OJK policies</li> <li>4. POJK implementation strategy plan No. 6/POJK.7/2022 concerning Consumer and Community Protection in the Financial Services Sector within the Bank</li> <li>5. OJK Examination Commitment for 2022</li> <li>6. Core Capital Stress Testing</li> <li>7. Mapping the results of the People's Business Credit (KUR) Team's billing performance and the results of the analysis of the root causes of the non-optimal amount of billing</li> <li>8. Human Capital Progress</li> <li>9. Other matters that need to be submitted to the Board of Commissioners relating to the performance of the Supporting Directorate</li> <li>10. Closing</li> </ol> |





| Tanggal<br>Date                       | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 23 November 2022<br>November 23, 2022 | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Kinerja Keuangan periode Januari s/d November 2022 dan Proyeksi pencapaian Desember 2022</li> <li>3. Progres Penyusunan RBB 2023 dan hasilnya</li> <li>4. Progres penyelesaian AYDA sampai dengan November 2022 dan proyeksi pencapaian bulan Desember 2022</li> <li>5. Komitmen Pemeriksaan OJK Tahun 2022</li> <li>6. Stress Testing Modal Inti</li> <li>7. Hal-hal lain yang perlu disampaikan kepada Dewan Komisaris</li> <li>8. Penutup</li> </ol>                                                                                                                                                                                                                                                                                                                                      |
|                                       | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Financial Performance for the period January to November 2022 and Projections for December 2022 achievements</li> <li>3. Bank Business Plan (RBB) 2023 preparation progress and results</li> <li>4. Repossessed Assets (AYDA) completion progress until November 2022 and projected achievement in December 2022</li> <li>5. OJK Examination Commitment for 2022</li> <li>6. Core Capital Stress Testing</li> <li>7. Other matters that need to be submitted to the Board of Commissioners</li> <li>8. Closing</li> </ol>                                                                                                                                                                                                                                                                      |
| 22 Desember 2022<br>December 22, 2022 | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Kinerja Keuangan s/d Bulan November 2022 dan proyeksi pencapaian akhir Bulan Desember 2022 disertai analisa dan evaluasi serta alternatif solusi ke depan di Tahun 2023</li> <li>3. Progres Penyelesaian AYDA, KUR dan FLPP s/d Bulan Desember 2022 dan proyeksi pencapaian di akhir Bulan Desember 2022 disertai kendala dan solusinya</li> <li>4. Stress Testing Modal Inti di akhir Bulan Desember 2022</li> <li>5. Realisasi pemenuhan Komitmen OJK Tahun 2022</li> <li>6. Garis besar RBB 2023 yang sudah disampaikan ke OJK</li> <li>7. Hal-hal lain yang perlu disampaikan kepada Komisaris</li> <li>8. Penutup</li> </ol>                                                                                                                                                            |
|                                       | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Financial Performance up to November 2022 and projected achievements for the end of December 2022 accompanied by analysis and evaluation as well as alternative solutions going forward in 2023</li> <li>3. Repossessed Assets (AYDA), People's Business Credit (KUR) and Housing Financing Liquidity Facility (FLPP) Completion Progress up to December 2022 and projected achievements at the end of December 2022 along with obstacles and solutions</li> <li>4. Core Capital Stress Testing at the end of December 2022</li> <li>5. Fulfilment of Financial Supervision Agency (FSA) Commitment Realization in 2022</li> <li>6. Outline of RBB 2023 which has been submitted to OJK</li> <li>7. Other matters that need to be submitted to the Commissioner</li> <li>8. Closing</li> </ol> |

## Frekuensi Kehadiran

## Frequency of Attendance

| Nama<br>Name              | Jabatan<br>Position                                                                             | Jumlah Pertemuan<br>Number of Meetings | Kehadiran<br>Attendance | Persentase<br>Percentage |
|---------------------------|-------------------------------------------------------------------------------------------------|----------------------------------------|-------------------------|--------------------------|
| Kiki Syahnakri            | Komisaris Utama/<br>Komisaris Independen<br>President Commissioner/<br>Independent Commissioner | 18                                     | 17                      | 94,44%                   |
| Tomy Winata               | Wakil Komisaris Utama<br>Vice President Commissioner                                            | 18                                     | 2                       | 11,11%                   |
| Sugianto Kusuma           | Wakil Komisaris Utama<br>Vice President Commissioner                                            | 18                                     | 2                       | 11,11%                   |
| Nicolaus Eko<br>Riwayanto | Komisaris Independen<br>Independent Commissioner                                                | 18                                     | 18                      | 100%                     |
| Elizawatie Simon *)       | Komisaris Independen<br>Independent Commissioner                                                | 10                                     | 10                      | 100%                     |
| Andy Kasih                | Direktur Utama<br>President Director                                                            | 18                                     | 16                      | 88,89%                   |
| Christina Harapan         | Wakil Direktur Utama<br>Vice President Director                                                 | 18                                     | 16                      | 88,89%                   |



| Nama<br>Name       | Jabatan<br>Position                                                                                | Jumlah Pertemuan<br>Number of Meetings | Kehadiran<br>Attendance | Persentase<br>Percentage |
|--------------------|----------------------------------------------------------------------------------------------------|----------------------------------------|-------------------------|--------------------------|
| Anas Latief        | Direktur Kepatuhan/<br>Direktur Independen<br><i>Compliance Director/<br/>Independent Director</i> | 18                                     | 18                      | 100%                     |
| Indra S. Budianto  | Direktur<br><i>Director</i>                                                                        | 18                                     | 12                      | 66,67%                   |
| Indrastomo Nugroho | Direktur<br><i>Director</i>                                                                        | 18                                     | 17                      | 94,44%                   |
| Andy Dharma **)    | Direktur<br><i>Director</i>                                                                        | 17                                     | 16                      | 94,12%                   |

\*) Efektif sebagai Komisaris Independen pada tanggal 20 April 2022

\*\*) Efektif sebagai Direktur pada tanggal 27 Januari 2022

\*) Effective as Independent Commissioner on April 20, 2022

\*\*) Effective as Director on January 27, 2022

## KEPUTUSAN, REKOMENDASI DAN PELAKSANAAN TUGAS DEWAN KOMISARIS

Selama tahun 2022, 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 2022;
3. Menunjuk anggota Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi; dan
4. Mengangkat 1 (satu) orang Komisaris Independen Ibu Elizawatie Simon dan memberhentikan dengan hormat 1 (satu) orang Direksi Ibu Susana.

## DECISIONS, RECOMMENDATIONS AND IMPLEMENTATION OF DUTIES OF THE BOARD OF COMMISSIONERS

During 2022, the Board of Commissioners of Bank Artha Graha Internasional has made several decisions, there are:

1. Appoint Mr. Kiki Syahnakri as President Commissioner/ Independent Commissioner to chair the GMS;
2. Appoint Public Accounting Firm Kanaka Puradiredja, Suhartono as the accounting firm and/or public accounting firm that will audit the Bank's books for the financial year ending December 31, 2022;
3. Appoint members of the Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee; and
4. Appointed 1 (one) Independent Commissioner Mrs. Elizawatie Simon and honourably dismissed 1 (one) member of the Board of Directors Mrs. Susana.

## 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.

## COMPANY INTRODUCTION PROGRAM FOR NEW COMMISSIONERS

Bank Artha Graha Internasional organizes a company introduction program for newly appointed members of the Board of Commissioners. The company introduction program for the new Board of Commissioners aims to provide information to related parties to gain a better understanding of Bank Artha Graha Internasional in order to support the implementation of their duties and responsibilities.



## PROGRAM PELATIHAN DEWAN KOMISARIS

Bank memberikan kesempatan kepada Dewan Komisaris untuk dapat mengembangkan dan meningkatkan kompetensi diri melalui pelatihan dan sertifikasi, maupun program peningkatan kompetensi lainnya seperti seminar dan workshop.

Berikut disampaikan pelatihan pendidikan dan/atau peningkatan kompetensi yang diikuti Dewan Komisaris di sepanjang tahun 2022.

## BOARD OF COMMISSIONERS TRAINING PROGRAM

The Bank provides opportunities for the Board of Commissioners to develop and improve their competencies through training and certification, as well as other competency improvement programs such as seminars and workshop.

The following educational training and/or competency enhancement followed by the Board of Commissioners throughout 2022.

| Peserta<br>Participant    | Jenis Pelatihan<br>Type of Training                                | Materi Pendidikan dan Pelatihan<br>Education and Training Materials                                                                                                                                                                                                                                                                                                                                          | Tempat dan Waktu<br>Place and Date           | Penyelenggara<br>Organizer                                                                                                 |
|---------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| Nicolaus Eko<br>Riwayanto | Refreshment Manajemen Risiko<br><i>Risk Management Refreshment</i> | Menghindari Dan Mengantisipasi<br>Trend Kejahatan Siber Perbankan<br>Di Era Digital Yang Semakin Marak<br>( <i>Refreshment Manajemen Risiko</i> )<br><i>Avoiding and Anticipating the Trend<br/>of Banking Cybercrime in the Digital<br/>Era (Risk Management Refreshment)</i>                                                                                                                               | 27 Januari 2022<br><i>January 27, 2022</i>   | IBI - BCC                                                                                                                  |
|                           | Workshop                                                           | Economic Recovery In Asean + 3 :<br>New Drives Of Growth Optimish                                                                                                                                                                                                                                                                                                                                            | 13 Mei 2022<br><i>May 13, 2022</i>           | Perbanas                                                                                                                   |
|                           | Webinar                                                            | Bank Digitalization : Lessons Learned<br>From Asian Countries                                                                                                                                                                                                                                                                                                                                                | 19 Mei 2022<br><i>May 19, 2022</i>           | Jakarta Webinar                                                                                                            |
|                           | Webinar                                                            | Preventing & Combating Financial<br>Crime In Financial Service Industry                                                                                                                                                                                                                                                                                                                                      | 9 Juni 2022<br><i>June 9, 2022</i>           | Otoritas Jasa<br>Keuangan (OJK)<br><i>Financial Services<br/>Authority (OJK)</i>                                           |
|                           | Webinar                                                            | Perlindungan Konsumen di Era<br>Digital                                                                                                                                                                                                                                                                                                                                                                      | 6 Oktober 2022<br><i>October 6, 2022</i>     | Otoritas Jasa<br>Keuangan (OJK)<br><i>Financial Services<br/>Authority (OJK)</i>                                           |
| Elizawatie Simon          | Refreshment Manajemen Risiko<br><i>Risk Management Refreshment</i> | Transformasi Digital Perbankan<br>Penguatan Arah Bisnis Dan<br>Penyelenggaraan Transformasi<br>Digital Yang Ideal Serta Berbasis<br>Manajemen Risiko ( <i>Refreshment<br/>Manajemen Risiko</i> )<br><i>Digital Banking Transformation<br/>Strengthening Business Direction<br/>and Implementation of Ideal Digital<br/>Transformation and Based on Risk<br/>Management (Risk Management<br/>Refreshment)</i> | 20 April 2022<br><i>April 20, 2022</i>       | Risiko Manajemen<br>Gagasan (RMG)<br><i>Risiko Manajemen<br/>Gagasan (RMG)</i>                                             |
|                           | Workshop                                                           | Workshop PKPU dan Kepalilitan<br>dalam Perspektif Kreditur Perbankan                                                                                                                                                                                                                                                                                                                                         | 20 Juli 2022<br><i>July 20, 2022</i>         | Lembaga<br>Pengembangan<br>Perbankan<br>Indonesia (LPPI)<br><i>Indonesian Banking<br/>Development<br/>Institute (LPPI)</i> |
|                           | Webinar                                                            | Webinar Prospek Hak Kekayaan<br>Intelektual (HKI) sebagai Jaminan<br>Utang                                                                                                                                                                                                                                                                                                                                   | 1 September 2022<br><i>Spetember 1, 2022</i> | Otoritas Jasa<br>Keuangan (OJK)<br><i>Financial Services<br/>Authority (OJK)</i>                                           |



## 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; dan
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.

## RESIGNATION AND DISMISSAL MECHANISM OF THE BOARD OF COMMISSIONERS

As stipulated in the Bank's Board of Commissioners Charter, the provisions related to 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 is entitled to resign from his/ her position and shall submit a resignation request to the Bank regarding such intention at least 90 days prior to the date of his/ her resignation;
2. The Bank shall hold a GMS to decide on the resignation of a member of the Board of Commissioners within 90 days at the latest after receipt of the resignation letter. The resigned member of the Board of Commissioners may still be held accountable from the date of appointment until his/her resignation in the GMS;
3. The Bank shall disclose information to the public and submit to the Financial Services Authority regarding the resignation in accordance with the prevailing laws and regulations in the capital market; and
4. The term of office of a member of the Board of Commissioners will automatically end if the member of the Board of Commissioners:
  - a. Resign with notice in writing;
  - b. No longer meet the requirements of the applicable legislation;
  - c. Passes away;
  - d. Dismissed based on the decision of the GMS; and
  - e. Declared bankrupt or under guardianship based on a court decision.



## PENILAIAN KINERJA KOMITE-KOMITE YANG BERADA DI BAWAH DEWAN KOMISARIS

Dewan Komisaris memiliki komite-komite penunjang yang telah memiliki tugas dan tanggung jawab untuk mendukung kinerja Dewan Komisaris. Komite-komite tersebut telah memiliki pedoman kerja yang jelas, sehingga pelaksanaan tugasnya bisa terarah dan efektif. Komite-komite yang berada di bawah Dewan Komisaris adalah Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi.

## PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS

The Board of Commissioners has supporting committees that have duties and responsibilities to support the performance of the Board of Commissioners. These committees have clear work guidelines, so that the implementation of their duties can be directed and effective. The committees under the Board of Commissioners are the Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee.

| Uraian<br>Description                                                          | Dasar Penilaian<br>Assessment Basis                                                                                                                                         | Penilaian Kinerja<br>Performance Assessment |
|--------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|
| Komite Audit<br><i>Audit Committee</i>                                         | 1. Kehadiran dalam rapat Komite;                                                                                                                                            | Sangat baik<br>Very Good                    |
| Komite Pemantau Risiko<br><i>Risk Monitoring Committee</i>                     | 2. Penguasaan materi yang akan dibahas;                                                                                                                                     |                                             |
| Komite Remunerasi dan Nominasi<br><i>Remuneration and Nomination Committee</i> | 3. Kesanggupan dalam menyediakan waktu serta upaya pemenuhan tugas dan tanggung jawab sebagai anggota Komite;                                                               | Sangat baik<br>Very Good                    |
|                                                                                | 4. Kualitas dan saran yang diberikan dalam rapat-rapat;                                                                                                                     |                                             |
|                                                                                | 5. Terlaksananya pemantauan dan evaluasi, baik secara berkala maupun tahunan, atas hal-hal yang menjadi bidang tugas dan tanggung jawab masing-masing Komite;               | Sangat baik<br>Very Good                    |
|                                                                                | 6. Pemantauan dan koreksi penyimpangan; dan                                                                                                                                 |                                             |
|                                                                                | 7. Terlaksananya pemantauan dan evaluasi terhadap divisi/unit yang terkait dengan bidang tugas dan tanggung jawab masing-masing komite.                                     |                                             |
|                                                                                | 1. Attendance at Committee meetings;                                                                                                                                        |                                             |
|                                                                                | 2. Mastery of the material to be discussed;                                                                                                                                 |                                             |
|                                                                                | 3. Ability to provide time and efforts to fulfill duties and responsibilities as a member of the Committee;                                                                 |                                             |
|                                                                                | 4. The quality and suggestions given in meetings;                                                                                                                           |                                             |
|                                                                                | 5. The implementation of monitoring and evaluation, both periodically and annually, on matters that fall within the scope of duties and responsibilities of each Committee; |                                             |
|                                                                                | 6. Monitoring and correction of deviations; and                                                                                                                             |                                             |
|                                                                                | 7. Implementation of monitoring and evaluation of divisions/units related to the field of duties and responsibilities of each committee.                                    |                                             |



## Direksi

### Board of Directors

Direksi adalah organ Perseroan yang bertugas dan bertanggung jawab secara kolektif untuk melakukan pengelolaan Bank serta melaksanakan GCG pada seluruh tingkatan atau jenjang organisasi. Direksi bertanggung jawab penuh atas pengurusan Bank untuk kepentingan dan tujuan Bank sesuai dengan ketentuan Anggaran Dasar.

#### PEDOMAN KERJA/PIAGAM DIREKSI

Bank telah memiliki Pedoman dan Tata Tertib Kerja Direksi 0027.03.0 tanggal 20 September 2021 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.

*The Board of Directors is an organ of the Company that is collectively responsible for managing the Bank and implementing GCG at all levels of the organization. The Board of Directors is fully responsible for the management of the Bank for the interests and purposes of the Bank in accordance with the provisions of the Articles of Association*

#### WORK GUIDELINES/ BOARD OF DIRECTORS CHARTER

*The Bank has a Board of Directors Charter 0027.03.0 dated September 20, 2021 as a guideline for the implementation of the duties and responsibilities of the Board of Directors in accordance with the rules in the implementation of good corporate governance. The Board of Directors also refers to other laws and regulations such as:*

1. *Law No. 40 of 2007 on Limited Liability Companies;*
2. *Law No. 10 of 1998 on Banking;*
3. *Bank Indonesia Regulation No. 13/27/PBI/2011 concerning Commercial Banks as amended by Bank Indonesia Regulation;*
4. *Financial Services Authority Regulation No. 55/POJK.03/2016 concerning the Implementation of 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 Letter No. 13/SEOJK.03/2017 concerning the Implementation of Corporate Governance for Commercial Banks; and*
7. *Articles of Association of Bank Artha Graha Internasional.*





## KOMPOSISI DIREKSI

Tahun 2022, anggota Direksi Bank Artha Graha Internasional berjumlah enam orang, yaitu:

## COMPOSITION OF THE BOARD OF DIRECTORS

In 2022, there were six members of the Board of Directors of Bank Artha Graha Internasional and there was no change from the previous year, namely:

| Nama<br>Name       | Jabatan<br>Position                                                                        | Dasar Pengangkatan<br>Basis of Appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Periode<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 Meeting Resolution No. 95 dated June 30, 2008.</li> <li>Deed of Meeting Resolution No. 5 dated July 4, 2014.</li> <li>Deed of Meeting Resolution No. 20 dated June 16, 2017.</li> <li>Deed of Meeting Resolution 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 Resolution No. 09 dated July 17, 2018.</li> <li>Deed of Meeting Resolution No. 177 dated August 23, 2021.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                      | 2021-2024         |
| Anas Latief        | Direktur Kepatuhan/<br>Direktur Independen<br>Compliance Director/<br>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 Resolution No. 225 dated November 28, 2014.</li> <li>Deed of Meeting Resolution No. 20 dated June 16, 2017.</li> <li>Deed of Meeting Resolution No. 09 dated July 17, 2018.</li> <li>Deed of Meeting Resolution No. 09 dated July 4, 2019.</li> <li>Deed of Meeting Resolution No. 7 dated October 5, 2020.</li> </ul> | 2020-2023         |
| 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 Resolution No. 225 dated November 28, 2014.</li> <li>Deed of Meeting Resolution No. 20 dated June 16, 2017.</li> <li>Deed of Meeting Resolution 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 Resolution No. 09 dated July 17, 2018.</li> <li>Deed of Meeting Resolution 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 Resolution No. 177 dated August 23, 2021.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2021-2024         |

## PENILAIAN KEMAMPUAN DAN KEPATUTAN

Calon anggota Direksi wajib memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai Direksi. Dalam hal ini, seluruh anggota Direksi 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.

## FIT AND PROPER ASSESSMENT

Prospective members of the Board of Directors must obtain approval from the Financial Services Authority before carrying out their actions, duties, and functions as Directors. In this case, all members of the Board of Directors must fulfill the requirements of having passed the fit and proper test assessment by the provisions required by the Regulator as stipulated in the Financial Services Authority Regulation No. 27/POJK.03/2016 concerning Fit and Proper Assessment for Main Parties of Financial Services Institutions.



Tabel berikut menjelaskan persetujuan dari Otoritas Jasa Keuangan dan Bank Indonesia terhadap anggota Direksi Bank:

The following table sets forth the approvals from the Financial Services Authority and Bank Indonesia of the members of the Bank's Board of Directors:

| Nama<br>Name          | Jabatan<br>Position                                                                        | Penyelenggara<br>Organizer                             | Tanggal Kelulusan<br>Date of Completion | No. Surat<br>Letter No.                                                                                               |
|-----------------------|--------------------------------------------------------------------------------------------|--------------------------------------------------------|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| Andy Kasih            | Direktur Utama<br>President Director                                                       | Bank Indonesia                                         | 9 Desember 2008<br>December 9, 2008     | Surat Bank Indonesia<br>No. 10/184/GBI/DPIP/Rahasia<br>Bank Indonesia Letter<br>No. 10/184/GBI/DPIP/Rahasia           |
| Christina Harapan     | Wakil Direktur Utama<br>Vice President<br>Director                                         | Otoritas Jasa Keuangan<br>Financial Services Authority | 9 Januari 2019<br>January 9, 2019       | Surat Otoritas Jasa Keuangan<br>No. SR-8/PB.12/2019<br>Bank Indonesia Letter<br>No. 10/184/GBI/DPIP/Rahasia           |
| Anas Latief           | Direktur Kepatuhan/<br>Direktur Independen<br>Compliance Director/<br>Independent Director | Otoritas Jasa Keuangan<br>Financial Services Authority | 20 November 2019<br>November 20, 2019   | Surat Otoritas Jasa Keuangan<br>No. SR-310/PB.12/2019<br>Financial Services Authority Letter<br>No. SR-310/PB.12/2019 |
| Indra S. Budianto     | Direktur<br>Director                                                                       | Otoritas Jasa Keuangan<br>Financial Services Authority | 2 Oktober 2015<br>October 2, 2015       | Surat Otoritas Jasa Keuangan<br>No. SR-183/D.03/2015<br>Financial Services Authority Letter<br>No. SR-183/D.03/2015   |
| Indrastomo<br>Nugroho | Direktur<br>Director                                                                       | Otoritas Jasa Keuangan<br>Financial Services Authority | 15 Mei 2019<br>May 15, 2019             | Surat Otoritas Jasa Keuangan<br>No. SR-123/PB.12/2019<br>Financial Services Authority Letter<br>No. SR-123/PB.12/2019 |
| Andy Dharma           | Direktur<br>Director                                                                       | Otoritas Jasa Keuangan<br>Financial Services Authority | 27 Januari 2022<br>January 27, 2022     | Surat Otoritas Jasa Keuangan No. SR-26/<br>PB.12/2022<br>Financial Services 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.

## 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 concerning Risk Management Certification for Management and Officers of Commercial Banks. The certificate is one of the indicators in assessing the fit and proper test that must be undergone by the Board of Directors who will take office.



Pada tahun 2022, Direksi yang telah lulus sertifikasi manajemen risiko sebagai berikut:

*In 2022, the Board of Directors who have passed the risk management certification were as follows:*

| Nama<br>Name       | Jabatan<br>Position                                                                        | Sertifikasi Manajemen<br>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 (BSMR)            |
| Christina Harapan  | Wakil Direktur Utama<br>Vice President Director                                            | Level 5                                                             | Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Banking Professional Certification Institute (LSPP) |
| Anas Latief        | Direktur Kepatuhan/<br>Direktur Independen<br>Compliance Director/<br>Independent Director | Level 5                                                             | Badan Sertifikasi Manajemen Risiko (BSMR)<br>Risk Management Certification Agency (BSMR)            |
| Indra S. Budianto  | Direktur<br>Director                                                                       | Level 5                                                             | Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Banking Professional Certification Institute (LSPP) |
| Indrastomo Nugroho | Direktur<br>Director                                                                       | Level 5                                                             | Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Banking Professional Certification Institute (LSPP) |
| Andy Dharma        | Direktur<br>Director                                                                       | Level 5                                                             | Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Banking Professional Certification Institute (LSPP) |

## TUGAS DAN TANGGUNG JAWAB DIREKSI

## DUTIES AND RESPONSIBILITIES OF THE BOARD OF DIRECTORS

Sesuai dengan ketentuan dalam Pedoman dan Tata Tertib Kerja Direksi, Direksi mengemban tugas dan tanggung jawab sebagai berikut:

1. Bertanggungjawab untuk melaksanakan kepengurusan untuk kepentingan Bank sesuai dengan tugas pokok Direksi yaitu:
  - a. Memimpin dan mengurus sesuai dengan tujuan Bank;
  - b. Menguasai, memelihara, dan mengurus kekayaan Bank.
2. Setiap anggota Direksi wajib dengan itikad baik dan penuh tanggung jawab menjalankan tugasnya dengan mengindahkan peraturan perundang-undangan yang berlaku;
3. 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;

*In accordance with the provisions of the Board of Directors' Charter, the Board of Directors carries out the following duties and responsibilities:*

1. Responsible for carrying out management for the benefit of the Bank in accordance with the main duties of the Board of Directors, namely:
  - a. Lead and manage in accordance with the objectives of the Bank;
  - b. Controlling, maintaining, and managing the Bank's assets.
2. Each member of the Board of Directors shall in good faith and with full responsibility perform his/ her duties with due observance of the prevailing laws and regulations;
3. The division of duties and authorities among the members of the Board of Directors shall be determined by the GMS and in the event that the GMS does not stipulate, the division of duties, and authorities of the members of the Board of Directors shall be determined by resolution of the Board of Directors;



4. Direksi bertanggung jawab penuh dalam melaksanakan tugasnya yang ditujukan untuk kepentingan Bank dalam mencapai maksud dan tujuannya;
  5. Direksi berhak mewakili Bank di dalam dan di luar pengadilan tentang segala hal dan dalam segala kejadian;
  6. 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;
  7. 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;
  8. Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi, Direksi dapat membentuk komite dan melakukan evaluasi terhadap kinerja komite setiap akhir tahun buku;
  9. 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
  10. Wajib mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.
4. *The Board of Directors is fully responsible for carrying out its duties which are intended for the interests of the Bank in achieving its goals and objectives;*
  5. *The Board of Directors shall have the right to represent the Bank in and out of court on all matters and in all events;*
  6. *Responsible for formulating the achievement of the Bank's vision, mission, and short, medium and long term strategies through work coordination and monitoring the performance and achievements of each work unit;*
  7. *Responsible for formulating policy direction and objectives in the field of compliance and risk management of the Bank in fulfilling all regulations of the Financial Services Authority and other applicable laws and regulations in the framework of prudential principles;*
  8. *In order to support the effectiveness of the implementation of the duties and responsibilities of the Board of Directors, the Board of Directors may establish committees and evaluate the performance of the committees at the end of each fiscal year;*
  9. *Must follow up audit findings and recommendations from the Internal Audit Unit (IAU), external auditors, supervisory results of the Financial Services Authority or supervisory results of other authorities; and*
  10. *Shall be accountable for the implementation of its duties to the Shareholders through the GMS.*



## TUGAS DAN TANGGUNG JAWAB MASING-MASING DIREKSI

## DUTIES AND RESPONSIBILITIES OF EACH BOARD OF DIRECTORS

| Nama/Jabatan<br>Name/Position                                                                             | Tanggung Jawab<br>Responsibilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Andy Kasih<br>Direktur Utama<br>President Director                                                        | <ul style="list-style-type: none"> <li>• Mengoordinasikan pelaksanaan pengurusan Bank sesuai yang ditetapkan dalam Anggaran Dasar dan keputusan RUPS dengan memperhatikan ketentuan yang berlaku;</li> <li>• 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>• 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 Risk Management dan Compliance;</li> <li>• 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>• Bertanggung jawab atas bidang <i>Legal Bureau</i>;</li> <li>• Bertanggung jawab atas bidang <i>Operation</i>;</li> <li>• Bertanggung jawab atas bidang <i>Audit Internal</i> dan <i>Anti Fraud</i>;</li> <li>• Bertanggung jawab atas bidang <i>Human Capital</i>;</li> <li>• Bertanggung jawab atas bidang <i>General Affair</i>; dan</li> <li>• Bertanggung jawab atas bidang <i>Corporate Secretary</i>.</li> <li>• <i>Coordinate the implementation of the Bank's management as stipulated in the Articles of Association and resolutions of the GMS with due observance of the prevailing regulations;</i></li> <li>• <i>Coordinate, direct, and supervise the directorates within the Bank on an ongoing basis in accordance with their respective fields in order to run smoothly, effectively, efficiently, and remain within the Bank's long-term strategy;</i></li> <li>• <i>Direct the change processes needed to meet the challenges of market competition by encouraging business units to market products and services more dynamically and competitively, with comprehensive assessment from the Risk Management and Compliance Directorate;</i></li> <li>• <i>Enhancing the Bank's image at national and international levels and fostering good relations with correspondent banks, investment banks, financial institutions, customers, and monetary authorities, both at home and abroad;</i></li> <li>• <i>Responsible for Legal Bureau;</i></li> <li>• <i>Responsible for Operation;</i></li> <li>• <i>Responsible for Internal Audit and Anti Fraud;</i></li> <li>• <i>Responsible for Human Capital;</i></li> <li>• <i>Responsible for General Affairs; and</i></li> <li>• <i>Responsible for Corporate Secretary.</i></li> </ul> |
| Christina Harapan<br>Wakil Direktur Utama<br>Vice President Director                                      | <ul style="list-style-type: none"> <li>• Bersama-sama dengan Direktur Utama mengoordinasikan pelaksanaan pengurusan Bank sesuai penetapan dalam Anggaran Dasar dan keputusan RUPS, dengan memperhatikan ketentuan yang berlaku;</li> <li>• 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>• 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>• 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>• Bertanggung jawab atas bidang <i>Business &amp; Treasury</i>; dan</li> <li>• Bertanggung jawab atas bidang <i>Digital &amp; Retail</i>.</li> <li>• <i>Together with the President Director, coordinate the implementation of the Bank's management in accordance with the stipulations in the Articles of Association and resolutions of the GMS, with due observance of applicable regulations;</i></li> <li>• <i>Together with the President Director, coordinate, direct, and supervise the Directorates within the Bank on an ongoing basis in accordance with their respective fields in order to run smoothly, effectively, efficiently, and remain within the Bank's long-term strategy;</i></li> <li>• <i>Together with the President Director, improve the Bank's image at the national and international levels, and foster good relations with correspondent banks, investment banks, financial institutions, customers, and monetary authorities, both at home and abroad;</i></li> <li>• <i>Together with the President Director, coordinate the implementation of activities in directing and fostering the office network to achieve market share targets and increase business volume (funds and loans);</i></li> <li>• <i>Responsible for Business &amp; Treasury; and</i></li> <li>• <i>Responsible for Digital &amp; Retail.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                       |
| Anas Latief<br>Direktur Kepatuhan/<br>Direktur Independen<br>Compliance Director/<br>Independent Director | <ul style="list-style-type: none"> <li>• Bertanggung jawab atas bidang <i>Compliance</i>;</li> <li>• Bertanggung jawab atas bidang <i>Risk Management</i>.</li> <li>• <i>Responsible for Compliance;</i></li> <li>• <i>Responsible for Risk Management.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |



| Nama/Jabatan<br>Name/Position              | Tanggung Jawab<br>Responsibilities                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Indra S. Budianto<br>Direktur<br>Director  | <ul style="list-style-type: none"> <li>Bertanggung jawab atas bidang <i>Asset Retail &amp; Consumer</i>;</li> <li>Bertanggung jawab atas bidang <i>Recovery &amp; Restructure</i>; dan</li> <li>Bertanggung jawab atas bidang <i>Asset Corporate &amp; Commercial</i>.</li> <li><i>Responsible for Retail &amp; Consumer Asset</i>;</li> <li><i>Responsible for Recovery &amp; Restructure</i>; and</li> <li><i>Responsible for Corporate &amp; Commercial Asset</i>.</li> </ul> |
| Indrastomo Nugroho<br>Direktur<br>Director | <ul style="list-style-type: none"> <li>Bertanggung jawab atas bidang <i>Regional Head</i>;</li> <li>Bertanggung jawab atas bidang <i>SKTI</i>; dan</li> <li>Bertanggung jawab atas bidang <i>Digital Insight</i>.</li> <li><i>Responsible for Regional Head</i>;</li> <li><i>Responsible for SKTI</i>; and</li> <li><i>Responsible for Digital Insight</i>.</li> </ul>                                                                                                           |
| Andy Dharma<br>Direktur<br>Director        | <ul style="list-style-type: none"> <li>Bertanggung jawab atas bidang <i>Treasury</i>;</li> <li>Bertanggung jawab atas bidang <i>Business Banking 1</i>; dan</li> <li>Bertanggung jawab atas bidang <i>Business Banking 2</i>.</li> <li><i>Responsible for Treasury</i>;</li> <li><i>Responsible for Business Banking 1</i>; and</li> <li><i>Responsible for Business Banking 2</i>.</li> </ul>                                                                                   |

## RAPAT DIREKSI

Sesuai POJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Direksi wajib mengadakan rapat paling kurang 1 (satu) kali dalam 1 (satu) bulan.

Namun demikian, Direksi dapat mengadakan rapat sewaktu-waktu atas permintaan 1 (satu) atau beberapa anggota Direksi atau permintaan Dewan Komisaris, dengan menyebutkan hal-hal yang akan dibicarakan. Dalam setiap rapat Direksi dibuatkan risalah rapat oleh Sekretaris Perusahaan dan ditandatangani oleh pimpinan rapat serta seluruh anggota Direksi yang hadir dalam rapat. Risalah rapat berisi hal-hal yang dibicarakan dan hal-hal yang diputuskan.

Sepanjang tahun 2022 Direksi telah melaksanakan rapat sebanyak 21 (dua puluh satu) kali. Adapun agenda dan rekapitulasi kehadiran Direksi dalam rapat di tahun 2022 adalah sebagai berikut:

### Agenda Rapat

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.

## BOARD OF DIRECTORS MEETING

By POJK Number 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, the Board of Directors must hold a meeting at least 1 (once) time in 1 (one) a month.

However, the Board of Directors may hold a meeting at any time at the request of 1 (one) or several members of the Board of Directors or the request of the Board of Commissioners by stating the matters to be discussed. Minutes of each meeting of the Board of Directors are prepared by the Corporate Secretary and signed by the chairman of the forum and all members of the Board of Directors present at the meeting. The minutes of the meeting contain matters discussed and issues decided.

Throughout 2022, the Board of Directors held 21 (twenty-one) meetings. The agenda and recapitulation of the attendance of the Board of Directors in discussions in 2022 are as follows:

### Meeting Agenda

1. Realization of main figures every month;
2. Branch office performance on a monthly basis;
3. Implementation of the Bank's compliance;
4. Bank's business plan; and
5. Core Debtors of the Bank.





## Frekuensi Kehadiran

## Frequency of Attendance

| Nama<br>Name       | Jabatan<br>Position                                                                        | Jumlah Pertemuan<br>Total Meeting | Kehadiran<br>Attendance | Persentase<br>Percentage |
|--------------------|--------------------------------------------------------------------------------------------|-----------------------------------|-------------------------|--------------------------|
| Andy Kasih         | Direktur Utama<br>President Director                                                       | 21                                | 17                      | 80,95                    |
| Christina Harapan  | Wakil Direktur Utama<br>Vice President Director                                            | 21                                | 18                      | 85,71                    |
| Anas Latief        | Direktur Kepatuhan/<br>Direktur Independen<br>Compliance Director/<br>Independent Director | 21                                | 19                      | 90,48                    |
| Indra S. Budianto  | Direktur<br>Director                                                                       | 21                                | 14                      | 66,67                    |
| Indrastomo Nugroho | Direktur<br>Director                                                                       | 21                                | 20                      | 95,24                    |
| Andy Dharma*)      | Direktur<br>Director                                                                       | 19                                | 18                      | 94,74                    |

\*) Perhitungan jumlah pertemuan efektif setelah ybs. lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022

\*) Calculation of the number of effective meetings after they passed the OJK fit and proper test on January 27, 2022

## PROGRAM PENGENALAN PERUSAHAAN BAGI DIREKSI BARU

## COMPANY INTRODUCTION PROGRAM FOR NEW BOARD OF DIRECTORS

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.

The Bank has an introduction program for newly appointed Board of Directors to provide knowledge about the Bank so that they can understand the duties and responsibilities as Board of Directors and the Bank's business processes carried out by the Board of Directors in addition to working in harmony with other Company Organs.

Pada tahun 2022, Bank tidak melakukan program pengenalan Perusahaan bagi Direksi baru.

In 2022, the Bank did not conduct an introduction program for new Board of Directors.

## PROGRAM PELATIHAN DIREKSI

## BOARD OF DIRECTORS TRAINING PROGRAM

Bank memberikan kesempatan kepada Direksi untuk dapat mengembangkan dan meningkatkan kompetensi diri melalui pelatihan dan sertifikasi, maupun program peningkatan kompetensi lainnya seperti seminar dan workshop.

The Bank provides opportunities for Board of Directors to develop and improve their competencies through training and certification, as well as other competency improvement programs such as seminars and workshops.

Berikut disampaikan pelatihan pendidikan dan/atau peningkatan kompetensi yang diikuti Direksi di sepanjang tahun 2022.

The following educational training and/or competency improvement programs were attended by the Board of Directors throughout 2022.



| Peserta<br>Participants | Jenis Pelatihan<br>Type of Training                         | Materi Pendidikan dan Pelatihan<br>Education and Training Materials                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Waktu<br>Date                             | Penyelenggara<br>Organizer                                       |
|-------------------------|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|------------------------------------------------------------------|
| Anas Latief             | Pelatihan Eksternal<br>External Training                    | Business Continuity Management (BCM): Business Impact Analysis (BIA), Risk Assessment (RA), Threat Assessment (TA), Business Continuity (BC) Plan and Strategy, Business Recovery Center (BRC), Disaster Recovery Center (DRC), and Crisis Command Center (termasuk Kertas Kerja Implementasi)<br>Business Continuity Management (BCM) : Business Impact Analysis (BIA), Risk Assessment (RA), Threat Assessment (TA), Business Continuity (BC) Plan and Strategy, Business Recovery Center (BRC), Disaster Recovery Center (DRC), and Crisis Command Center (including Implementation Working Paper) | 17-18 Oktober 2022<br>October 17-18, 2022 | KeyPro Learning Management                                       |
| Andy Dharma             | Refreshment Manajemen Risiko<br>Risk Management Refreshment | Menghindari Dan Mengantisipasi Trend Kejahatan Siber Perbankan Di Era Digital Yang Semakin Marak (Refreshment Manajemen Risiko)<br>Avoiding and Anticipating the Trend of Banking Cybercrime in the Digital Era (Risk Management Refreshment)                                                                                                                                                                                                                                                                                                                                                         | 27 Januari 2022<br>January 27, 2022       | IBI - BCC                                                        |
| Indrastomo Nugroho      | Refreshment Manajemen Risiko<br>Risk Management Refreshment | Transformasi Digital Perbankan Penguatan Arah Bisnis Dan Penyelenggaraan Transformasi Digital Yang Ideal Serta Berbasis Manajemen Risiko (Refreshment Manajemen Risiko)<br>Digital Banking Transformation Strengthening Business Direction and Implementation of Ideal Digital Transformation and Based on Risk Management (Risk Management Refreshment)                                                                                                                                                                                                                                              | 20 April 2022<br>April 20, 2022           | Risiko Manajemen Gagasan (RMG)<br>Risiko Manajemen Gagasan (RMG) |

## MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DIREKSI

## RESIGNATION AND DISMISSAL MECHANISM OF THE BOARD OF DIRECTORS

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.

The Board of Directors Charter regulates the mechanism related to the resignation and dismissal of the Board of Directors of Bank Artha Graha Internasional through the following stages:

1. A member of the Board of Directors shall be entitled to resign from their position and shall submit a request for resignation to the Bank regarding their intention at least 90 days before the date of their resignation;
2. The Bank shall hold a GMS to decide on the resignation request of a member of the Board of Directors within a period of no later than 90 days after the receipt of the resignation letter;
3. The member of the Board of Directors who resigns, as mentioned can still be held accountable from the time of his/her appointment until his/ her resignation in the next GMS;



- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>4. Bank wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan hal tersebut kepada Otoritas Jasa Keuangan paling lambat 2 hari kerja setelah:</p> <ul style="list-style-type: none"> <li>a. Diterimanya permohonan pengunduran diri Direksi;</li> <li>b. Diterimanya keputusan atas hasil penyelenggaraan RUPS mengenai permohonan pengunduran diri anggota Direksi.</li> </ul>                                                                                    | <p>4. <i>The Bank must disclose information to the public and submit the matter to the Financial Services Authority no later than two working days after the resignation:</i></p> <ul style="list-style-type: none"> <li>a. <i>Acceptance of the request for resignation of the Board of Directors; and</i></li> <li>b. <i>Acceptance of the decision on the results of the GMS regarding the application for the resignation of a member of the Board of Directors.</i></li> </ul>                                           |
| <p>5. Masa jabatan anggota Direksi dengan sendirinya berakhir apabila anggota Direksi tersebut:</p> <ul style="list-style-type: none"> <li>a. Mengundurkan diri dengan pemberitahuan secara tertulis;</li> <li>b. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;</li> <li>c. Meninggal dunia;</li> <li>d. Diberhentikan berdasarkan keputusan RUPS;</li> <li>e. Dinyatakan pailit atau berada di bawah pengampunan berdasarkan suatu penetapan pengadilan.</li> </ul> | <p>5. <i>The term of office of a member of the Board of Directors automatically ends if the member of the Board of Directors:</i></p> <ul style="list-style-type: none"> <li>a. <i>Resign with a written notice;</i></li> <li>b. <i>No longer fulfill the requirements of the prevailing laws and regulations;</i></li> <li>c. <i>Passes away;</i></li> <li>d. <i>Dismissed based on the decision of the GMS; and</i></li> <li>e. <i>Declared bankrupt or placed under guardianship based on a court decision.</i></li> </ul> |
| <p>6. Dalam hal terdapat anggota Direksi yang diberhentikan untuk sementara, Dewan Komisaris harus menyelenggarakan RUPS untuk mencabut atau menguatkan keputusan pemberhentian sementara tersebut.</p>                                                                                                                                                                                                                                                                                 | <p>6. <i>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 temporary dismissal decision.</i></p>                                                                                                                                                                                                                                                                                                                      |

#### 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, Komite Pengarah Teknologi Informasi dan Komite *Human Capital* dipandang telah memberikan kinerja yang baik dalam pelaksanaan tugas dan tanggung jawab masing-masing yang sejalan dengan strategi dan Rencana Bisnis Bank pada tahun 2022.

#### PERFORMANCE ASSESSMENT OF COMMITTEES AND WORK UNITS UNDER THE BOARD OF DIRECTORS

*The Board of Directors assesses the performance of the work units under it by evaluating the fulfillment of duties and responsibilities at the end of each period. The Credit Committee, ALCO Committee, Risk Management Committee, Information Technology Steering Committee and Human Capital Committee are considered to have performed well in carrying out their respective duties and responsibilities in line with the Bank's strategy and Business Plan by 2022.*



## Dewan Pengawas Syariah

### *Syariah Supervisory Board*

Bank Artha Graha Internasional tidak memiliki Dewan Pengawas Syariah karena sampai dengan periode yang berakhir pada tanggal 31 Desember 2022, 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 ended December 31, 2022, the Bank did not have a Sharia Business Unit or Sharia Bank. Therefore, the Bank does not present information related to the Sharia Supervisory Board.*

## Independensi dan Transparansi Informasi Dewan Komisaris dan Direksi

### *Independence and Information Transparency of the Board of Commissioners and Board of Directors*

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

*In carrying out their functions, duties and responsibilities, members of the Board of Commissioners and the Board of Directors of the Bank must maintain independence and avoid any form of conflict of interest, whether for personal, group or group interests.*

#### PENGELOLALAN BENTURAN KEPENTINGAN

Berpedoman pada regulasi yang berlaku ditetapkan bahwa 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;

#### CONFLICT OF INTEREST MANAGEMENT

*Guided by the applicable regulations, it is stipulated that members of the Board of Directors, members of the Board of Commissioners, and Executive Officers are prohibited from taking actions that may 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, by 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 have to disclose conflicts of interest in every decision:*

1. Prioritizing the interests of the Company and not reducing the Company's finances in the event of a conflict of interest;
2. Avoiding decision-making in situations and conditions where there is a conflict of interest;



3. Melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan Anggota Komisaris lain dan/atau anggota Direksi dan/atau Pemegang Saham pengendali Bank dan/atau pihak lainnya dalam rangka bisnis Perseroan; dan
4. Melakukan pengungkapan dalam hal pengambilan keputusan tetap harus diambil pada kondisi adanya benturan kepentingan.

3. *Disclose family relationships, financial relationships, management relationships, and ownership relationships with other members of the Board of Commissioners and members of the Board of Directors and controlling shareholders of the Bank and other parties in the context of the Company's business; and*
4. *Disclose if decision-making must still be taken in case of a conflict of interest.*

#### 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.

Kepemilikan saham Dewan Komisaris dan Direksi pada tahun 2022 adalah sebagai berikut:

#### SHARE OWNERSHIP OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

*Guided by the Financial Services Authority Regulation No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks, Bank Artha Graha Internasional discloses the 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 must disclose share ownership that reaches 5% (five percent) or more, both in the Bank concerned and in other banks and companies, domiciled at home and abroad.*

*The share ownership of the Board of Commissioners and Board of Directors in 2022 is as follows:*

| Nama<br>Name           | Jabatan<br>Position                                                                            | Persentase Kepemilikan Saham<br>Shareholder Percentage<br>(%) |
|------------------------|------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| Kiki Syahnakri         | Komisaris Utama/Komisaris Independen<br><i>President Commissioner/Independent Commissioner</i> | Nihil<br><i>Nil</i>                                           |
| Tomy Winata            | Wakil Komisaris Utama<br><i>Vice President Commissioner</i>                                    | Nihil<br><i>Nil</i>                                           |
| Sugianto Kusuma        | Wakil Komisaris Utama<br><i>Vice President Commissioner</i>                                    | 2,227%                                                        |
| Nicolaus Eko Riwayanto | Komisaris Independen<br><i>Independent Commissioner</i>                                        | Nihil<br><i>Nil</i>                                           |
| Elizawatie Simon       | Komisaris Independen<br><i>Independent Commissioner</i>                                        | Nihil<br><i>Nil</i>                                           |
| Andy Kasih             | Direktur Utama<br><i>President Director</i>                                                    | Nihil<br><i>Nil</i>                                           |
| Christina Harapan      | Wakil Direktur Utama<br><i>Vice President Director</i>                                         | 0,004%                                                        |
| Anas Latief            | Direktur Kepatuhan/Direktur Independen<br><i>Compliance Director/Independent Director</i>      | Nihil<br><i>Nil</i>                                           |
| Indra S. Budianto      | Direktur<br><i>Director</i>                                                                    | Nihil<br><i>Nil</i>                                           |
| Indrastomo Nugroho     | Direktur<br><i>Director</i>                                                                    | Nihil<br><i>Nil</i>                                           |
| Andy Dharma            | Direktur<br><i>Director</i>                                                                    | Nihil<br><i>Nil</i>                                           |



## RANGKAP JABATAN DEWAN KOMISARIS DAN DIREKSI

Mengacu pada 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.
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 2022:

## DUAL POSITION OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Referring to the Financial Services Authority Regulation No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks, article 28 states 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, both banks and non-banks;
  - In more than 1 (one) non-financial institution or non-financial company, whether domiciled at home or abroad.
2. Excluding concurrent positions as referred to in paragraph (1) in the event that:
  - Members of the Board of Commissioners serve as members of the Board of Directors, members of the Board of Commissioners, or Executive Officers who carry out supervisory functions in 1 (one) non-bank subsidiary controlled by the Bank;
  - Non-Independent Commissioners carry out 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. Duties in positions and functions as referred to in paragraph (2) may be carried out to the extent that the person concerned does not neglect the implementation of duties and responsibilities as a member of the Board of Commissioners of the Bank.

The following is information on the concurrent positions of the Board of Commissioners and Directors of Bank Artha Graha Internasional in 2022:

| Nama<br>Name           | Jabatan<br>Position                                                                         | Rangkap Jabatan Pada<br>Concurrent Position in |                                                                      |
|------------------------|---------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------|
|                        |                                                                                             | Jabatan<br>Position                            | Nama Perusahaan/<br>Instansi lain<br>Company Name/<br>Other Agencies |
| Kiki Syahnakri         | Komisaris Utama/Komisaris Independen<br>President Commissioner/<br>Independent Commissioner | Tidak Ada<br>None                              | Tidak Ada<br>None                                                    |
| Tomy Winata            | Wakil Komisaris Utama<br>Vice President Commissioner                                        | Tidak Ada<br>None                              | Tidak Ada<br>None                                                    |
| Sugianto Kusuma        | Wakil Komisaris Utama<br>Vice President Commissioner                                        | Tidak Ada<br>None                              | Tidak Ada<br>None                                                    |
| Nicolaus Eko Riwayanto | Komisaris Independen<br>Independent Commissioner                                            | Tidak Ada<br>None                              | Tidak Ada<br>None                                                    |





| Nama<br>Name       | Jabatan<br>Position                                                                       | Rangkap Jabatan Pada<br>Concurrent Position in |                                                                      |
|--------------------|-------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------|
|                    |                                                                                           | Jabatan<br>Position                            | Nama Perusahaan/<br>Instansi lain<br>Company Name/<br>Other Agencies |
| Elizawatie Simon   | Komisaris Independen<br><i>Independent Commissioner</i>                                   | Tidak Ada<br>None                              | Tidak Ada<br>None                                                    |
| Andy Kasih         | Direktur Utama<br><i>President Director</i>                                               | Tidak Ada<br>None                              | Tidak Ada<br>None                                                    |
| Christina Harapan  | Wakil Direktur Utama<br><i>Vice President Director</i>                                    | Tidak Ada<br>None                              | Tidak Ada<br>None                                                    |
| Anas Latief        | Direktur Kepatuhan/Direktur Independen<br><i>Compliance Director/Independent Director</i> | Tidak Ada<br>None                              | Tidak Ada<br>None                                                    |
| Indra S. Budianto  | Direktur<br><i>Director</i>                                                               | Tidak Ada<br>None                              | Tidak Ada<br>None                                                    |
| Indrastomo Nugroho | Direktur<br><i>Director</i>                                                               | Tidak Ada<br>None                              | Tidak Ada<br>None                                                    |
| Andy Dharma        | Direktur<br><i>Director</i>                                                               | Tidak Ada<br>None                              | Tidak Ada<br>None                                                    |

#### HUBUNGAN AFILIASI DEWAN KOMISARIS DAN DIREKSI

#### AFFILIATION RELATIONSHIP BETWEEN BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

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 2022 adalah sebagai berikut:

The Bank properly manages the affiliations owned by the Board of Commissioners and Board of Directors so that in carrying out their duties and making decisions they are free from conflicts of interest. The following table explains the affiliations held by the Board of Commissioners and Board of Directors of Bank Artha Graha Internasional in 2022, as follows:

| Nama<br>Name                             | Jabatan<br>Position                                 | Hubungan Keuangan<br>Financial Relationship |                               |                                           | Hubungan Keluarga<br>Family Relationship  |                               |                                           | Hubungan Kepemilikan Saham<br>Shareholding Relationship |                               |                                           |
|------------------------------------------|-----------------------------------------------------|---------------------------------------------|-------------------------------|-------------------------------------------|-------------------------------------------|-------------------------------|-------------------------------------------|---------------------------------------------------------|-------------------------------|-------------------------------------------|
|                                          |                                                     | Dewan Komisaris<br>Board of Commissioners   | Direksi<br>Board of Directors | Pemegang Saham Utama<br>Major Shareholder | Dewan Komisaris<br>Board of Commissioners | Direksi<br>Board of Directors | Pemegang Saham Utama<br>Major Shareholder | Dewan Komisaris<br>Board of Commissioners               | Direksi<br>Board of Directors | Pemegang Saham Utama<br>Major Shareholder |
| Dewan Komisaris   Board of Commissioners |                                                     |                                             |                               |                                           |                                           |                               |                                           |                                                         |                               |                                           |
| Kiki Syahnakri                           | Komisaris Utama/<br>Komisaris Independen            |                                             |                               |                                           |                                           |                               |                                           |                                                         |                               |                                           |
|                                          | President Commissioner/<br>Independent Commissioner | x                                           | x                             | x                                         | x                                         | x                             | x                                         | x                                                       | x                             | x                                         |
| Tomy Winata                              | Wakil Komisaris Utama                               |                                             |                               |                                           |                                           |                               |                                           |                                                         |                               |                                           |
|                                          | Vice President Commissioner                         | x                                           | x                             | √                                         | x                                         | x                             | x                                         | √                                                       | x                             | √                                         |
| Sugianto Kusuma                          | Wakil Komisaris Utama                               |                                             |                               |                                           |                                           |                               |                                           |                                                         |                               |                                           |
|                                          | Vice President Commissioner                         | x                                           | x                             | √                                         | x                                         | x                             | x                                         | √                                                       | x                             | √                                         |



| Nama<br>Name                 | Jabatan<br>Position                                                                        | Hubungan Keuangan<br>Financial Relationship |                               |                                           | Hubungan Keluarga<br>Family Relationship  |                               |                                           | Hubungan Kepemilikan Saham<br>Shareholding Relationship |                               |                                           |
|------------------------------|--------------------------------------------------------------------------------------------|---------------------------------------------|-------------------------------|-------------------------------------------|-------------------------------------------|-------------------------------|-------------------------------------------|---------------------------------------------------------|-------------------------------|-------------------------------------------|
|                              |                                                                                            | Dewan Komisaris<br>Board of Commissioners   | Direksi<br>Board of Directors | Pemegang Saham Utama<br>Major Shareholder | Dewan Komisaris<br>Board of Commissioners | Direksi<br>Board of Directors | Pemegang Saham Utama<br>Major Shareholder | Dewan Komisaris<br>Board of Commissioners               | Direksi<br>Board of Directors | Pemegang Saham Utama<br>Major Shareholder |
| Nicolaus Eko Riwayanto       | Komisaris Independen<br>Independent Commissioner                                           | x                                           | x                             | x                                         | x                                         | x                             | x                                         | x                                                       | x                             | x                                         |
| Elizawatie Simon             | Komisaris Independen<br>Independent Commissioner                                           | x                                           | x                             | x                                         | x                                         | x                             | x                                         | x                                                       | x                             | x                                         |
| Direksi   Board of Directors |                                                                                            |                                             |                               |                                           |                                           |                               |                                           |                                                         |                               |                                           |
| Andy Kasih                   | Direktur Utama<br>President Director                                                       | x                                           | x                             | x                                         | x                                         | x                             | x                                         | x                                                       | x                             | x                                         |
| Christina Harapan            | Wakil Direktur Utama<br>Vice President Director                                            | x                                           | x                             | x                                         | x                                         | x                             | x                                         | x                                                       | x                             | √                                         |
| Anas Latief                  | Direktur Kepatuhan/<br>Direktur Independen Compliance<br>Director/<br>Independent Director | x                                           | x                             | x                                         | x                                         | x                             | x                                         | x                                                       | x                             | x                                         |
| Indra S. Budianto            | Direktur<br>Director                                                                       | x                                           | x                             | x                                         | x                                         | x                             | x                                         | x                                                       | x                             | x                                         |
| 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                                         |

## KEBIJAKAN KEBERAGAMAN DEWAN KOMISARIS DAN DIREKSI

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/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

## BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS DIVERSITY POLICY

Bank Artha Graha Internasional always adheres to the principle of diversity by providing equal opportunities for all people, regardless of ethnicity, religion, race, class, and gender differences, to support the effectiveness of the Board of Commissioners and Board of Directors.

This is guided by the provisions of the Financial Services Authority listed in the Appendix to the Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 concerning Guidelines for the Governance of Public Companies.



Di tahun 2022, 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:

*In 2022, the composition of the Bank's Board of Commissioners and Board of Directors considered diversity in terms of age, gender, educational background, expertise, and work experience. The variety of members of the Board of Commissioners and Board of Directors is explained in the following table:*

| Aspek Keberagaman<br>Diversity Aspect                   | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Dewan Komisaris</b><br><i>Board of Commissioners</i> |                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Keahlian<br><i>Expertise</i>                            | Memiliki keahlian dan kompetensi di bidang Militer, Hukum, dan <i>Organization Development</i><br><i>Have expertise and competence in the fields of Military, Law, and Organization Development</i>                                                                                                                                                                                                                                       |
| Pendidikan<br><i>Education</i>                          | Latar pendidikan S1 hingga S2<br><i>Educational background from S1 to S2</i>                                                                                                                                                                                                                                                                                                                                                              |
| Pengalaman Kerja<br><i>Work Experience</i>              | 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><i>Those appointed as members of the Board of Commissioners have experience in various fields, such as military, law, banking, organization development consultant, and assistant to the president's exceptional staff</i> |
| Usia<br><i>Age</i>                                      | Rata-rata usia Dewan Komisaris berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 61-75 tahun<br><i>The average age of the Board of Commissioners is the age that allows a person to continue working and working between 61-75 years old</i>                                                                                                                                                    |
| Jenis Kelamin<br><i>Gender</i>                          | Perseroan memiliki 1 (satu) anggota Dewan Komisaris yang berjenis kelamin perempuan<br><i>The Company has 1 (one) member of the Board of Commissioners who is female</i>                                                                                                                                                                                                                                                                  |
| <b>Direksi</b><br><i>Board of Directors</i>             |                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Keahlian<br><i>Expertise</i>                            | Memiliki keahlian dan kompetensi di bidang Ekonomi, Bisnis Administrasi, Pertahanan, dan Manajemen<br><i>Have expertise and competence in the fields of Economics, Business Administration, Defense, and Management</i>                                                                                                                                                                                                                   |
| Pendidikan<br><i>Education</i>                          | Latar pendidikan S1 hingga S2<br><i>Educational background from S1 to S2</i>                                                                                                                                                                                                                                                                                                                                                              |
| Pengalaman Kerja<br><i>Work Experience</i>              | Pihak yang ditunjuk sebagai anggota Direksi memiliki pengalaman di berbagai bidang, seperti akuntan, keuangan, IT, manajemen risiko, dan jabatan lainnya di industri perbankan<br><i>Those appointed as members of the Board of Directors have experience in various fields, such as accounting, finance, IT, risk management, and other positions in the banking industry</i>                                                            |
| Usia<br><i>Age</i>                                      | Rata-rata usia Direksi berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 44-67 tahun<br><i>The average age of the Board of Directors is the age that allows a person to continue working and working, between 44-67 years old</i>                                                                                                                                                               |
| Jenis Kelamin<br><i>Gender</i>                          | Perseroan memiliki 1 (satu) anggota Direksi yang berjenis kelamin perempuan<br><i>The Company has 1 (one) member of the Board of Directors who is female</i>                                                                                                                                                                                                                                                                              |



# Penilaian Kinerja Dewan Komisaris dan Direksi

## Performance Assessment of the Board of Commissioners and Board of Directors

Kinerja Dewan Komisaris dan Direksi Bank Artha Graha Internasional dievaluasi secara berkala oleh pemegang saham melalui mekanisme RUPS, setelah sebelumnya Dewan Komisaris dan Direksi melakukan penilaian mandiri atas kinerja individual maupun kolektif kolegal.

*The performance of the Board of Commissioners and the Board of Directors of Bank Artha Graha Internasional is evaluated periodically by the shareholders through the GMS mechanism after the Board of Commissioners and the Board of Directors have conducted a self-assessment of their individual and collegial performance.*

Hasil evaluasi kinerja Dewan Komisaris dan Direksi secara individual merupakan salah satu dasar pertimbangan bagi pemegang saham untuk melakukan penunjukan kembali. Hasil evaluasi terhadap kinerja Dewan Komisaris secara keseluruhan dan kinerja masing-masing anggota Direksi merupakan bagian yang tidak terpisahkan dalam skema remunerasi untuk Dewan Komisaris dan Direksi.

*The results of evaluating the performance of the Board of Commissioners and the Board of Directors individually are one of the bases of consideration for the shareholders to reappoint. The results of evaluating the performance of the Board of Commissioners as a whole and the implementation of each member of the Board of Directors are an integral part of the remuneration scheme for the Board of Commissioners and Board of Directors.*

Selain itu, kinerja Dewan Komisaris dan Direksi juga 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*.

*In addition, the performance of the Board of Commissioners and the Board of Directors is also carried out in conjunction with the GCG Self-Assessment of the implementation of the duties and responsibilities of the Board of Commissioners, which includes 3 (aspects) of governance consisting of governance structure, governance process, and governance outcome:*

| No. | Kriteria - Indikator<br>Criteria - Indicators                                                                                              | Peringkat Komposit<br>Composite Rating |                                       |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------|
|     |                                                                                                                                            | 30 Juni 2022<br>June 30, 2022          | 31 Desember 2022<br>December 31, 2022 |
| 1   | Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris<br><i>Implementation of Duties and Responsibilities of the Board of Commissioners</i> | 1,25                                   | 1,25                                  |
| 2   | Pelaksanaan Tugas dan Tanggung Jawab Direksi<br><i>Implementation of Duties and Responsibilities of the Board of Directors</i>             | 1,41                                   | 1,41                                  |



# Nominasi dan Remunerasi Direksi dan Dewan Komisaris

## Nomination and Remuneration of Board of Directors and Board of Commissioners

Pengangkatan anggota Dewan Komisaris dan Direksi serta penetapan besaran remunerasi bagi anggota Dewan Komisaris dan Direksi merupakan wewenang pemegang saham melalui mekanisme RUPS.

*The appointment of members of the Board of Commissioners and the Board of Directors and the determination of the amount of remuneration for members of the Board of Commissioners and the Board of Directors are the authority of the shareholders through the GMS mechanism.*

### PROSEDUR NOMINASI DEWAN KOMISARIS DAN DIREKSI

### BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS NOMINATION PROCEDURE

Anggota Dewan Komisaris dan Direksi Bank Artha Graha Internasional diangkat dan diberhentikan oleh RUPS. Pemegang Saham Pengendali dapat mengusulkan nama-nama calon anggota Dewan Komisaris dan Direksi Bank untuk kemudian dilakukan pembahasan oleh Komite Nominasi dan Remunerasi. Selain itu, calon anggota Dewan Komisaris dan Direksi Bank Artha Graha Internasional juga dapat berasal dari sumber lainnya.

*Members of the Board of Commissioners and Board of Directors of Bank Artha Graha Internasional are appointed and dismissed by the GMS. Controlling Shareholders may propose the names of candidates for members of the Bank's Board of Commissioners and Board of Directors for discussion by the Nomination and Remuneration Committee. In addition, candidates for the Board of Commissioners and Board of Directors of Bank Artha Graha Internasional may also come from other sources.*

Nama-nama yang diusulkan sebagai calon anggota Dewan Komisaris dan Direksi Bank Artha Graha Internasional harus memenuhi kriteria yang ditetapkan dalam Pedoman dan Tata Kerja Dewan Komisaris dan Pedoman dan Tata Kerja Direksi, yaitu:

*The names proposed as candidates for the Board of Commissioners and Board of Directors of Bank Artha Graha Internasional must meet the criteria set forth in the Board of Commissioners Charter and Board of Directors' Charter, namely:*

#### Kriteria Dewan Komisaris

#### Board of Commissioners Criteria

Seluruh anggota Dewan Komisaris Bank Artha Graha Internasional wajib memenuhi kriteria sebagai berikut:

*All members of the Board of Commissioners of Bank Artha Graha Internasional must fulfill the following criteria:*

1. Anggota Dewan Komisaris diangkat oleh RUPS untuk jangka waktu 1 (satu) periode masa jabatan paling lama 3 (tiga) 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;

1. *Members of the Board of Commissioners are appointed by the GMS for a period of 1 term of office for a maximum of 3 years or until the closing of the Annual GMS at the end of the term of office period without prejudice to the right of the GMS to dismiss them at any time;*
2. *Members of the Board of Commissioners whose term of office has expired may be reappointed;*
3. *Members of the Board of Commissioners must fulfill:*
  - a. *Integrity that at least includes:*
    - *Capable of performing legal acts*
    - *Have good morals and character*



- Memiliki komitmen untuk memenuhi peraturan perundang-undangan yang berlaku;
  - Memiliki komitmen yang tinggi terhadap pengembangan Lembaga Jasa Keuangan Bank yang sehat.
- 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;
  - Kemampuan untuk melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat.
- c. Reputasi keuangan yang paling kurang mencakup:
- Tidak termasuk dalam daftar kredit macet;
  - Tidak pernah dinyatakan pailit atau menjadi anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu Bank dinyatakan pailit dalam waktu 5 (lima) 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;
- 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 (lima) 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.
- Have the commitment to comply with applicable laws and regulations
- Have a high commitment to the development of a healthy Bank Financial Services Institution.
- b. Competencies that at least include:
- Knowledge in the field of banking that is adequate and relevant to his/ her position
  - Experience and expertise in banking and/or finance
  - Ability to perform strategic management in order to develop a healthy Bank.
- c. Financial reputation which at least includes:
- Not included in the list of bad debts
  - Never been declared bankrupt or become a member of the Board of Commissioners who was found guilty of causing a Bank to be declared bankrupt within 5 (five) years before nomination.
4. Members of the Board of Commissioners must fulfill the following requirements:
- a. Not included in the list of persons prohibited from becoming Shareholders and/or management of Banks and/or Rural Banks, in accordance with the provisions stipulated by the Financial Services Authority;
- b. Has never committed a disgraceful act in the field of banking, finance and other businesses, has never been convicted of a criminal offense, and is not currently under the imposition of sanctions to be prohibited from becoming a manager of a Bank and/or Rural Bank as stipulated in the provisions of the fit and proper test.;
- c. Not having a family relationship up to the second degree, including in-laws with fellow members of the Board of Commissioners or the Board of Directors;
- d. Has never been declared bankrupt and has never been a Shareholder, Board of Commissioners who was found guilty of causing a Bank to be declared bankrupt based on a court decision within 5 (five) years before the date of application or date of nomination as a member of the Board of Commissioners; and
- e. Specifically for Independent Commissioners, a party that is independent of the Bank's owner or Shareholders.





## 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;
  - d. Tidak termasuk dalam daftar tidak lulus.
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;
  - 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 (lima) 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.
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 kepatutan yang ditetapkan Otoritas Jasa Keuangan.

## Criteria for Directors

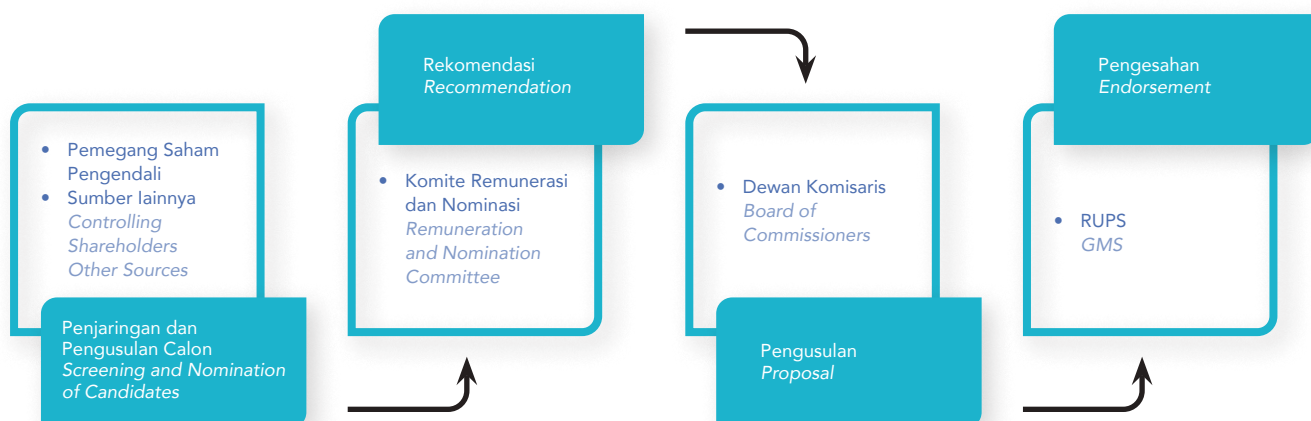
Based on the Charter of the Board of Directors, candidates for the Board of Directors of the Bank must fulfill the following criteria:

1. Members of the Board of Directors must fulfill integrity such as:
  - a. Having good morals and character;
  - b. Have the commitment to comply with applicable laws and regulations;
  - c. Have a high commitment to the development of healthy Bank operations;
  - d. Not included in the list of not passed.
2. Competencies that at least consist of:
  - a. Knowledge in the field of banking that is adequate and relevant to his/ her position;
  - b. Experience and expertise in banking or finance;
  - c. Ability to perform strategic management in order to develop a healthy Bank.
3. Financial reputation that is at least:
  - a. Not included in the bad debt list;
  - b. Never been declared bankrupt or become a member of the Board of Directors or a member of the Board of Commissioners who was found guilty and caused a Bank to be declared bankrupt within 5 (five) years before nomination.
4. It is not included in the list of persons prohibited from becoming Shareholders or managing Banks or Rural Banks per the provisions stipulated by the Financial Services Authority;
5. Has never committed a disgraceful act in the field of banking, finance, and other businesses, has never been convicted of a criminal offense, and is not currently under the imposition of sanctions to be prohibited from being the management of a Bank or Rural Bank as stipulated in the appraisal and suitability provisions specified by the Financial Services Authority.



## MEKANISME NOMINASI DEWAN KOMISARIS DAN DIREKSI

## NOMINATION MECHANISM OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS



Setelah dilakukan pembahasan oleh Komite Nominasi dan Remunerasi, kemudian nama calon anggota Dewan Komisaris dan Direksi diajukan kepada Dewan Komisaris untuk dimintakan persetujuannya pada saat RUPS.

After discussion by the Nomination and Remuneration Committee, the names of candidates for the Board of Commissioners and Board of Directors are submitted to the Board of Commissioners for approval at the GMS.

## PROSEDUR PENGUSULAN DAN PENETAPAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

## PROCEDURES FOR PROPOSING AND DETERMINING REMUNERATION OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Besaran remunerasi serta fasilitas lain yang diberikan bagi Dewan Komisaris dan Direksi ditetapkan oleh RUPS Tahunan dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi. 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.

The amount of remuneration and other facilities provided for the Board of Commissioners and Board of Directors are determined by the Annual GMS by taking into account the recommendations of the Remuneration and Nomination Committee. The Remuneration and Nomination Committee provides a review and recommendation on the remuneration for the Board of Commissioners and Board of Directors of Bank Artha Graha Internasional to be reviewed by the GMS as the highest organ for determination and approval. The remuneration of the Board of Directors approved by the GMS will be delegated to the Board of Commissioners for 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*; dan
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.

## BASIS OF DETERMINATION OF REMUNERATION OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

*In determining the remuneration of the Board of Commissioners and Board of Directors, Bank Artha Graha Internasional is guided by Financial Services Authority Regulation No. 45/POJK.03/2015 and Financial Services Authority Circular Letter No. 40/SEOJK.03/2016 on the Implementation of Governance in Remuneration for Commercial Banks.*

## DISCLOSURE OF INDICATORS FOR DETERMINATION OF REMUNERATION OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

*Some of the indicators that form the basis for determining the remuneration of the Board of Commissioners and Board of Directors of Bank Artha Graha Internasional, which refers to the achievement of Bank and individual performance, are as follows:*

1. *Financial performance and fulfillment of reserves, as stipulated in laws and regulations;*
2. *Individual work performance;*
3. *Fairness with peer group; and*
4. *Long-term considerations and strategies of the Bank.*

## SUSPENSION OR WITHDRAWAL OF REMUNERATION OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

*Suspension or withdrawal of remuneration for the Board of Commissioners and Board of Directors applies if the Bank suffers losses. The loss causes the Bank to be unable to distribute income in total or which is variable with a relatively small value. This is as stipulated in the regulations on compensation for Commercial Banks.*



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 (tiga) 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.

#### 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.

*In addition, the Bank must suspend the variable remuneration of the Board of Commissioners and Board of Directors (malus) or withdraw variable income that has been paid (clawback) if the Bank experiences losses. The losses referred to in this case hurt the Bank's finances, such as fraud committed by parties who become material risk-takers that harm the Bank or other conditions. The suspension can be implemented for a minimum 3 (three) years and adjusted to be longer, according to the risk period. If this occurs, the Board of Commissioners and Board of Directors are prohibited from hedging the deferred variable remuneration.*

#### LINKAGE OF BOARD REMUNERATION TO RISK AND PERFORMANCE

*As explained in the suspension or withdrawal of the remuneration of the Board of Commissioners and Directors, the remuneration of the Board of Commissioners and Directors is closely related to the risks and performance of the Bank. Risks will always exist, but it depends on how big the impact is and the duration of the risk.*

#### MATERIAL RISK TAKER DISCLOSURE

*With reference to POJK No. 45/POJK.03/2015 concerning the Implementation of Governance in the provision of Remuneration for Commercial Banks, the parties who are material risk takers according to the Corporate Policy Guidelines No. 0033.02.1 dated February 21, 2020 concerning the Implementation of Governance in the Provision of Remuneration of PT Bank Artha Graha Internasional Tbk as follows:*

1. *All Board of Directors;*
2. *Officers and business units, namely:*
  - a. *MSMEs & 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 and branches that have BWMK (Limit of Authority to Terminate Credit) outside the list of officials in point 2 above.*



## STRUKTUR REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Pada tahun 2022, 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 2022 adalah sebagai berikut:

## REMUNERATION STRUCTURE OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

In 2022, Bank Artha Graha Internasional determines the remuneration structure of the Board of Commissioners and Board of Directors consisting of honorarium, benefits in accordance with the provisions of the Bank whose amount in 2022 is as follows:

| Remunerasi & Fasilitas<br>Remuneration & Facilities                                                                                                                                                   | Dewan Komisaris<br>Board of Commissioners |                            | Direksi<br>Board of Directors |                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|----------------------------|-------------------------------|----------------------------|
|                                                                                                                                                                                                       | Jumlah<br>Total                           | Rp (juta)<br>IDR (million) | Jumlah<br>Total               | Rp (juta)<br>IDR (million) |
| Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura)<br><i>Remuneration (salary, bonuses, regular allowances, tantiem, and other facilities in kind)</i> | 5                                         | 11.162                     | 6                             | 14.382                     |
| Fasilitas lain dalam bentuk natura (perumahan, transportasi dan sebagainya) dalam ekuivalen Rupiah yang:                                                                                              |                                           |                            |                               |                            |
| a. Dapat dimiliki                                                                                                                                                                                     |                                           |                            |                               |                            |
| b. Tidak dimiliki                                                                                                                                                                                     |                                           |                            |                               |                            |
| • Perumahan                                                                                                                                                                                           |                                           |                            |                               |                            |
| • Transportasi                                                                                                                                                                                        | 3                                         | 1.176                      | 4                             | 1.525                      |
| • Asuransi Kesehatan                                                                                                                                                                                  | 3                                         | 443                        | 6                             | 675                        |
| Other in-kind facilities (housing, transportation, etc.) in Rupiah equivalent that are:                                                                                                               |                                           |                            |                               |                            |
| a. Can be owned                                                                                                                                                                                       |                                           |                            |                               |                            |
| a. Not owned                                                                                                                                                                                          |                                           |                            |                               |                            |
| • Housing                                                                                                                                                                                             |                                           |                            |                               |                            |
| • Transportation                                                                                                                                                                                      |                                           |                            |                               |                            |
| • Health Insurance                                                                                                                                                                                    |                                           |                            |                               |                            |

| Kisaran Jumlah Remunerasi per Tahun<br>Total Remuneration Range per Year | Jumlah Dewan Komisaris<br>Total Board of Commissioners | Jumlah Direksi<br>Total Board of Directors |
|--------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------|
| Di atas Rp2 miliar<br>Above IDR2 billion                                 | 3                                                      | 4                                          |
| Di atas Rp1 miliar - Rp2 miliar<br>Above IDR1 billion - IDR2 billion     | 2                                                      | 2                                          |
| Di atas Rp500 juta - Rp1 miliar<br>Above IDR500 million - IDR1 billion   | -                                                      | -                                          |
| Rp500 juta ke bawah<br>IDR500 million under                              | -                                                      | -                                          |



## Rasio Gaji Tertinggi dan Terendah

## Highest and Lowest Salary Ratio

| No. | Keterangan<br>Description                                                                                                  | Rasio<br>Ratio |
|-----|----------------------------------------------------------------------------------------------------------------------------|----------------|
| 1   | Rasio Gaji Pegawai Yang Tertinggi Dan Terendah<br>Salary Ratio of Highest and Lowest Employee                              | 54,97 : 1      |
| 2   | Rasio Gaji Direksi Yang Tertinggi Dan Terendah<br>Highest and Lowest Salary Ratio of Board of Directors                    | 2,91 : 1       |
| 3   | Rasio Gaji Dewan Komisaris Yang Tertinggi Dan Terendah<br>Highest and Lowest Board of Commissioners Salary Ratio           | 2,02 : 1       |
| 4   | Rasio Gaji Direksi Yang Tertinggi Dan Pegawai Tertinggi<br>Salary Ratio of Highest Board of Directors and Highest Employee | 2,44 : 1       |

dalam juta Rupiah  
in million Rupiah

| Kisaran Jumlah Remunerasi per Tahun<br>Range of Total Remuneration per Year | 2022   | 2021   |
|-----------------------------------------------------------------------------|--------|--------|
| Dewan Komisaris<br>Board of Commissioners                                   | 12.781 | 10.006 |
| Direksi<br>Board of Directors                                               | 16.582 | 10.359 |
| Jumlah<br>Total                                                             | 29.363 | 20.365 |

## Organ Pendukung Dewan Komisaris

### Supporting Organs of the Board of Commissioners

Dalam melakukan pengawasan terhadap pengelolaan Bank, Dewan Komisaris dibantu oleh Komite-komite di bawah Dewan Komisaris. Komite-komite di bawah Dewan Komisaris terdiri dari Komite Audit, Komite Remunerasi dan Nominasi, dan Komite Pemantau Risiko.

*In supervising the management of the Bank, the Board of Commissioners is assisted by Committees under the Board of Commissioners. The Committees under the Board of Commissioners consist of the Audit Committee, Remuneration and Nomination Committee, and Risk Monitoring Committee.*





# Komite Audit

## Audit Committee

Komite Audit adalah organ pendukung Dewan Komisaris yang bertugas untuk membantu 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 Artha Graha Internasional memiliki Pedoman dan Tata Tertib Kerja Komite Audit sebagai pedoman dalam menjalankan peran, tugas dan tanggung jawabnya membantu Dewan Komisaris. Pedoman dan Tata Tertib Kerja Komite Audit No. 0003.02.0 tanggal 9 Desember 2016 mencakup dasar hukum, wewenang, tugas, tanggung jawab, struktur organisasi komite hingga tata cara pelaksanaan rapat.

### KRITERIA ANGGOTA KOMITE AUDIT

Kriteria Anggota Komite Audit adalah sebagai berikut:

1. Wajib memiliki integritas yang tinggi, kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik;
2. 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;
3. Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Emiten atau Perusahaan Publik;
4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan;

*The Audit Committee is a supporting organ of the Board of Commissioners whose task is to assist the Board of Commissioners in carrying out its duties and supervisory functions on matters relating to financial information, internal control systems, and the effectiveness of audits by external and internal auditors.*

### LEGAL BASIS

*The establishment of the Audit Committee of Bank Artha Graha Internasional is guided by the Financial Services Authority Regulation No. 55/POJK.04/2015 on the Establishment and Implementation Guideline of the Audit Committee.*

### AUDIT COMMITTEE CHARTER

*The Audit Committee of Bank Artha Graha Internasional has an Audit Committee Charter as a guideline in carrying out its roles, duties and responsibilities to assist the Board of Commissioners. The Audit Committee Charter No. 0003.02.0 dated December 9, 2016 covers the legal basis, authority, duties, responsibilities, committee organizational structure and procedures for conducting meetings.*

### AUDIT COMMITTEE MEMBER CRITERIA

*The criteria for Audit Committee Members are as follows:*

1. *Must have high integrity, ability, knowledge, experience in accordance with their field of work, and be able to communicate well;*
2. *Must understand financial statements, company business, especially those related to services or business activities of the Issuer or Public Company, audit process, risk management, and laws and regulations in the field of Capital Market and other related laws and regulations;*
3. *Must comply with the code of ethics of the Audit Committee established by the Issuer or Public Company;*
4. *Willing to improve competence continuously through education and training;*



5. Wajib memiliki paling sedikit 1 (satu) anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan;
  6. 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;
  7. 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;
  8. Tidak mempunyai saham langsung maupun tidak langsung pada Emiten atau Perusahaan Publik;
  9. 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;
  10. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik; dan
  11. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik.
5. *Must have at least 1 (one) member with educational background and expertise in accounting and finance;*
  6. *Not an insider of a Public Accounting Firm, Legal Consultant Firm, Public Appraisal Service Firm or other parties providing insurance services, non-insurance services, appraisal services and/or other consulting services to the relevant Issuer or Public Company within the last 6 (six) months;*
  7. *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 Independent Commissioner;*
  8. *Not having direct or indirect shares in the Issuer or Public Company;*
  9. *In the event that a member of the Audit Committee acquires shares of the Issuer or Public Company either directly or indirectly as a result of a legal event, such shares must be transferred to another party within a maximum period of 6 (six) months after the acquisition of such shares;*
  10. *Has no affiliation with members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of the Issuer or Public Company; and*
  11. *Has no direct or indirect business relationship related to the business activities of the Issuer or Public Company.*

#### SUSUNAN, JUMLAH, KOMPOSISI DAN DASAR PENGANGKATAN KOMITE AUDIT

Komposisi struktur Komite Audit wajib memperhatikan indikator berikut:

1. Komite Audit paling sedikit terdiri dari 3 (tiga) orang anggota yang berasal dari Komisaris Independen dan pihak dari luar perusahaan; dan
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.

#### STRUCTURE, NUMBER, COMPOSITION AND BASIS OF APPOINTMENT OF THE AUDIT COMMITTEE

The composition of the Audit Committee structure must consider the following indicators:

1. *The Audit Committee shall consist of at least 3 (three) members from Independent Commissioners and parties from outside the company; and*
2. *Members of the Audit Committee at least consist of:*
  - a. *1 (one) Independent Commissioner as chairman and concurrent member;*
  - b. *1 (one) independent party who has expertise in finance or accounting; and*
  - c. *1 (one) independent party who has expertise in law or banking.*



Berdasarkan Surat Keputusan Komisaris No. 003/KOM-BAG/XI/2022 dan Surat Keputusan Direksi SK-MT/SDM/0001/XI/2022 tanggal 1 November 2022 Susunan Komite Audit pada tahun 2022 adalah sebagai berikut:

Based on Commissioner Decree No.003/KOM-BAG/XI/2022 and Board of Directors Decree SK-MT/SDM/0001/XI/2022 dated November 1, 2022, the composition of the Audit Committee in 2022 is as follows:

| Nama<br>Name         | Jabatan<br>Position | Dasar Pengangkatan<br>Legal Basis                                             | Periode<br>Period | Keahlian<br>Expertise   | Keterangan<br>Description                              |
|----------------------|---------------------|-------------------------------------------------------------------------------|-------------------|-------------------------|--------------------------------------------------------|
| Kiki Syahnakri       | Ketua<br>Chairman   | • Surat Keputusan Direksi No. SK-MT/SDM/563/VIII/19 tanggal 26 Agustus 2019   | 2019-2021         | Perbankan<br>Banking    | Komisaris<br>Independen<br>Independent<br>Commissioner |
|                      |                     | • Surat Keputusan Direksi No. SK-MT/SDM/0004/X/2021 tanggal 25 Oktober 2021   | 2021-2024         |                         |                                                        |
|                      |                     | • Surat Keputusan Direksi No. SK-MT/SDM/0001/XI/2022 tanggal 1 November 2022  | 2022-2025         |                         |                                                        |
|                      |                     | • Board of Directors Decree No. SK-MT/SDM/563/VIII/19 dated August 26, 2019   |                   |                         |                                                        |
|                      |                     | • Board of Directors Decree No. SK-MT/SDM/0004/X/2021 dated October 25, 2021  |                   |                         |                                                        |
| Suryani Purwita      | Anggota<br>Member   | • Board of Directors Decree SK-MT/SDM/0001/XI/2022 dated November 1, 2022     |                   | Akuntansi<br>Accounting | Pihak Independen<br>Independent Party                  |
|                      |                     | • Surat Keputusan Direksi No. SK-MT/SDM/0006/X/2021 tanggal 25 Oktober 2021   | 2021-2024         |                         |                                                        |
|                      |                     | • Surat Keputusan Direksi No. SK-MT/SDM/0002/XI/2022 tanggal 1 November 2022  | 2022-2025         |                         |                                                        |
|                      |                     | • Board of Directors Decree No. SK-MT/SDM/0006/X/2021 dated October 25, 2021  |                   |                         |                                                        |
| Pesta Uli Sitanggang | Anggota<br>Member   | • Board of Directors Decree No. SK-MT/SDM/0002/XI/2022 dated November 1, 2022 |                   | Akuntansi<br>Accounting | Pihak Independen<br>Independent Party                  |
|                      |                     | • Surat Keputusan Direksi No. SK-MT/SDM/0003/XI/2022 tanggal 1 November 2022  | 2022-2025         |                         |                                                        |
|                      |                     | • Board of Directors Decree No. SK-MT/SDM/0003/XI/2022 dated November 1, 2022 |                   |                         |                                                        |
|                      |                     |                                                                               |                   |                         |                                                        |

## PROFIL KOMITE AUDIT

Profil Kiki Syahnakri sebagai Ketua Komite Audit dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini. Adapun profil Suryani Purwita dan Pesta Uli Sitanggang 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 Suryani Purwita and Pesta Uli Sitanggang are as follows:



### SURYANI PURWITA

Anggota Komite Audit  
Audit Committee Member

|                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dasar Hukum Pengangkatan<br><i>Legal Basis of Appointment</i>   | <ul style="list-style-type: none"> <li>Surat Keputusan Direksi No. SK-MT/SDM/0006/X/2021 tanggal 25 Oktober 2021</li> <li>Surat Keputusan Direksi No. SK-MT/SDM/0002/XI/2022 tanggal 01 November 2022</li> <li>Board of Directors Decree No. SK-MT/SDM/0006/X/2021 dated October 25, 2021</li> <li>Board of Directors Decree No. SK-MT/SDM/0002/XI/2022 dated November 01, 2022</li> </ul>                                                                                                                                                                                                                                        |
| Usia<br><i>Age</i>                                              | 63 tahun<br>63 years old                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Domisili dan Kewarganegaraan<br><i>Citizenship and Domicile</i> | Jakarta, Indonesia<br>Jakarta, Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Riwayat Pendidikan<br><i>Education History</i>                  | Sarjana Ekonomi Jurusan Akuntansi Universitas Trisakti (1984).<br>Bachelor of Economics majoring in Accounting, Trisakti University (1984).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Riwayat Pekerjaan<br><i>Work Experiences</i>                    | <ul style="list-style-type: none"> <li>Direktur Marketing &amp; SDM 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); dan</li> <li>Komisaris Independen PT Bank Artha Graha Internasional (2005-2012).</li> <li>Director of Marketing &amp; HR PT Bank Artha Pratama (1998-1999);</li> <li>Director of Consumer Banking of PT Bank Artha Graha (1999-2004);</li> <li>Commissioner of PT Bank Artha Graha (2004-2005); and</li> <li>Independent Commissioner of PT Bank Artha Graha Internasional (2005-2012).</li> </ul> |

### PESTA ULISITANGGANG

Anggota Komite Audit  
Audit Committee Member

|                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dasar Hukum Pengangkatan<br><i>Legal Basis of Appointment</i>   | Surat Keputusan Direksi No. SK-MT/SDM/0003/XI/2022 tanggal 01 November 2022<br>Board of Directors Decree No. SK-MT/SDM/0003/XI/2022 dated November 01, 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Usia<br><i>Age</i>                                              | 59 tahun<br>59 years old                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Domisili dan Kewarganegaraan<br><i>Citizenship and Domicile</i> | Jakarta, Indonesia<br>Jakarta, Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Riwayat Pendidikan<br><i>Education History</i>                  | Sarjana Ekonomi Jurusan Akuntansi Universitas Sumatra Utara (1988)<br>Bachelor of Economics, Department of Accounting, University of North Sumatra (1988)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Riwayat Pekerjaan<br><i>Work Experiences</i>                    | <ul style="list-style-type: none"> <li>Financial Controller Hotel Borobudur Jakarta (2013-2014);</li> <li>Senior Manager Keuangan PT Jakarta International Hotels &amp; Development Tbk (2015-2017);</li> <li>Corporate Secretary PT Danayasa Arthatama Tbk (2017-2020); dan</li> <li>Direktur PT Danayasa Arthatama Tbk (2017-2021).</li> <li>Financial Controller Hotel Borobudur Jakarta (2013-2014);</li> <li>Senior Manager Finance of PT Jakarta International Hotels &amp; Development Tbk (2015-2017);</li> <li>Corporate Secretary of PT Danayasa Arthatama Tbk (2017-2020); and</li> <li>Director of PT Danayasa Arthatama Tbk (2017-2021).</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 Audit Committee members is required and has been regulated in OJK regulation No. 55/POJK.04/2015 dated December 23, 2015 concerning the Establishment and Implementation Guidelines for the Audit Committee with the aim that personal interests or other parties do not influence Audit Committee members in expressing opinions and carrying out their duties.

| Kriteria<br>Criteria                                                                                                                                                                                                                         | Anggota Komite Audit<br>Audit Committee Member |                 |                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-----------------|----------------------|
|                                                                                                                                                                                                                                              | Kiki Syahnakri                                 | Suryani Purwita | Pesta Uli Sitanggang |
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi<br><i>Has no financial relationship with the Board of Commissioners and Directors</i>                                                                                    | √                                              | √               | √                    |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi<br><i>Does not have a management relationship in the company, subsidiaries, or affiliated companies</i>                                      | √                                              | √               | √                    |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya<br><i>Has no family relationship with members of the Board of Commissioners, Board of Directors, and/or other Committee members</i> | √                                              | √               | √                    |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah<br><i>Not serving as an administrator of political parties, officials and the government</i>                                                                          | √                                              | √               | √                    |

## 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.

## DUTIES AND RESPONSIBILITIES OF THE AUDIT COMMITTEE

The Audit Committee has the following duties and responsibilities:

1. Monitoring and evaluating the planning and implementation of audits, as well as monitoring the follow-up of audit results to assess the adequacy of internal controls, including the adequacy of the financial reporting process;
2. Provide an 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, and identify matters that require the attention of the Board of Commissioners; and
3. The Audit Committee is responsible to the Board of Commissioners for the implementation of the tasks that have been determined and reports to the Board of Commissioners periodically or incidentally if there are important matters that may interfere with the running of the Bank.



Komite Audit juga memiliki tugas dan tanggung jawab atas pemantauan serta evaluasi pada:

1. Pelaksanaan tugas Satuan Pengawas Internal (*Internal Audit, Control dan Compliance*);
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 pada tahun 2022 adalah sebagai berikut:

| Tanggal Rencana<br>Plan Date          | Tanggal Realisasi<br>Realization Date | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Kehadiran<br>Attendance |
|---------------------------------------|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 11 Januari 2022<br>January 11, 2022   | 12 Januari 2022<br>January 12, 2022   | <ol style="list-style-type: none"><li>1. Tindak lanjut terhadap pembahasan meeting bulan sebelumnya.</li><li>2. Laporan hasil pemeriksaan SKAI s/d Desember 2021 dan progres tindak lanjutnya.</li><li>3. Laporan Direktorat Kepatuhan posisi Desember 2021 dan progres tindak lanjut pemeriksaan OJK.</li></ol> <p>1. Follow-up on the previous month's meeting discussion.<br/>2. SKAI inspection report up to December 2021 and progress of follow-up.<br/>3. Compliance Directorate Report as of December 2021 and progress of OJK audit follow-ups.</p> | Kuorum<br>Quorum        |
| 08 Februari 2022<br>February 08, 2022 | 09 Februari 2022<br>February 09, 2022 | <ol style="list-style-type: none"><li>1. Tindak lanjut terhadap pembahasan meeting bulan sebelumnya.</li><li>2. Laporan hasil pemeriksaan SKAI Januari 2022 dan progres tindak lanjutnya.</li><li>3. Laporan Direktorat Kepatuhan Januari 2022 dan progres tindak lanjut pemeriksaan OJK.</li></ol> <p>1. Follow-up on the previous month's meeting discussion.<br/>2. SKAI inspection report January 2022 and progress of follow-up.<br/>3. Compliance Directorate Report as of January 2022 and progress of OJK audit follow-ups.</p>                      | Kuorum<br>Quorum        |

The Audit Committee also has duties and responsibilities for the monitoring and evaluation of:

1. Implementation of the duties of the Internal Supervisory Unit (*Internal Audit, Control, and Compliance*);
2. Conformity of audit implementation by the public accounting firm with applicable audit standards; and
3. Conformity of financial statements with applicable accounting standards.

Audit Committee Authority In carrying out its duties, the Audit Committee has the following authority:

1. Access the Bank's documents, data, and information about the Bank's employees, funds, assets, and resources as needed;
2. Communicate directly with employees, including the Board of Directors and those who carry out internal audit, risk management, and accountant functions related to the duties and responsibilities of the Audit Committee;
3. Involve independent parties outside the Audit Committee members as needed to assist in the implementation of their duties (if needed); and
4. Perform other authorities granted by the Board of Commissioners.

## AUDIT COMMITTEE MEETING

Audit Committee meetings are held 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 members. The implementation schedule and agenda of the Audit Committee Meeting are as follows:





| Tanggal Rencana<br>Plan Date            | Tanggal Realisasi<br>Realization Date   | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Kehadiran<br>Attendance |
|-----------------------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 08 Maret 2022<br>March 08, 2022         | 08 Maret 2022<br>March 08, 2022         | <ol style="list-style-type: none"> <li>1. Tindak lanjut terhadap pembahasan meeting bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan SKAI s/d Februari 2022 dan progres tindak lanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan Februari 2022 dan progres tindak lanjut pemeriksaan OJK.</li> </ol> <p> <i>1. Follow-up on the previous month's meeting discussion.</i><br/> <i>2. SKAI inspection report February 2022 and progress of follow-up.</i><br/> <i>3. Compliance Directorate Report as of February 2022 and progress of OJK audit follow-ups.</i> </p>                                                                                                                                                                                                                                                                                                                                                                                   | Kuorum<br>Quorum        |
| 12 April 2022<br>April 12, 2022         | 12 April 2022<br>April 12, 2022         | <ol style="list-style-type: none"> <li>1. Tindak lanjut terhadap pembahasan meeting bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan SKAI s/d Maret 2022 dan progres tindak lanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan Maret 2022 dan progres tindak lanjut pemeriksaan OJK.</li> </ol> <p> <i>1. Follow-up on the previous month's meeting discussion.</i><br/> <i>2. SKAI inspection report March 2022 and progress of follow-up.</i><br/> <i>3. Compliance Directorate Report as of March 2022 and progress of OJK audit follow-ups.</i> </p>                                                                                                                                                                                                                                                                                                                                                                                               | Kuorum<br>Quorum        |
| 10 Mei 2022<br>May 10, 2022             | 23 Mei 2022<br>May 23, 2022             | <ol style="list-style-type: none"> <li>1. Tindak lanjut terhadap pembahasan meeting bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan SKAI s/d April 2022 dan progres tindak lanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan April 2022 dan progres tindak lanjut pemeriksaan OJK.</li> </ol> <p> <i>1. Follow-up on the previous month's meeting discussion.</i><br/> <i>2. SKAI inspection report April 2022 and progress of follow-up.</i><br/> <i>3. Compliance Directorate Report as of April 2022 and progress of OJK audit follow-ups.</i> </p>                                                                                                                                                                                                                                                                                                                                                                                               | Kuorum<br>Quorum        |
| 14 Juni 2022<br>June 14, 2022           | 23 Juni 2022<br>June 23, 2022           | <ol style="list-style-type: none"> <li>1. Tindak lanjut terhadap pembahasan meeting bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan SKAI s/d Mei 2022 dan progres tindak lanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan Mei 2022 dan progres tindak lanjut pemeriksaan OJK.</li> </ol> <p> <i>1. Follow-up on the previous month's meeting discussion.</i><br/> <i>2. SKAI inspection report May 2022 and progress of follow-up.</i><br/> <i>3. Compliance Directorate Report as of May 2022 and progress of OJK audit follow-ups.</i> </p>                                                                                                                                                                                                                                                                                                                                                                                                       | Kuorum<br>Quorum        |
| 12 Juli 2022<br>July 12, 2022           | 19 Juli 2022<br>July 19, 2022           | <ol style="list-style-type: none"> <li>1. Tindak lanjut terhadap pembahasan meeting bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan SKAI s/d Juni 2022 dan progres tindak lanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan Juni 2022 dan progres tindak lanjut pemeriksaan OJK.</li> <li>4. Progres Pemeriksaan AYDA.</li> </ol> <p> <i>1. Follow-up on the previous month's meeting discussion.</i><br/> <i>2. SKAI inspection report June 2022 and progress of follow-up.</i><br/> <i>3. Compliance Directorate Report as of June 2022 and progress of OJK audit follow-ups.</i><br/> <i>4. Progress of AYDA Examination.</i> </p>                                                                                                                                                                                                                                                                                                                | Kuorum<br>Quorum        |
| 09 Agustus 2022<br>August 09, 2022      | 23 Agustus 2022<br>August 23, 2022      | <ol style="list-style-type: none"> <li>1. Tindak lanjut terhadap pembahasan meeting bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan SKAI s/d Juli 2022 dan progres tindak lanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan Juli 2022 dan progres tindak lanjut pemeriksaan OJK.</li> </ol> <p> <i>1. Follow-up on the previous month's meeting discussion.</i><br/> <i>2. SKAI inspection report July 2022 and progress of follow-up.</i><br/> <i>3. Compliance Directorate Report as of July 2022 and progress of OJK audit follow-ups.</i> </p>                                                                                                                                                                                                                                                                                                                                                                                                   | Kuorum<br>Quorum        |
| 13 September 2022<br>September 13, 2022 | 29 September 2022<br>September 29, 2022 | <ol style="list-style-type: none"> <li>1. Tindak lanjut terhadap pembahasan meeting bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan SKAI s/d Agustus 2022 dan progres tindak lanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan Agustus 2022 dan progres tindak lanjut pemeriksaan OJK.</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 2022.</li> </ol> <p> <i>1. Follow-up on the previous month's meeting discussion.</i><br/> <i>2. SKAI inspection report August 2022 and progress of follow-up.</i><br/> <i>3. Compliance Directorate Report as of August 2022 and progress of OJK audit follow-ups.</i><br/> <i>4. Audit Committee Recommendation on the Appointment of Public Accountant (AP) and/or Public Accounting Firm (KAP) that will examine the Bank's Financial Statements ending in 2022.</i> </p> | Kuorum<br>Quorum        |



| Tanggal Rencana<br>Plan Date          | Tanggal Realisasi<br>Realization Date | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Kehadiran<br>Attendance |
|---------------------------------------|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 11 Oktober 2022<br>October 11, 2022   | 19 Oktober 2022<br>October 19, 2022   | <ol style="list-style-type: none"> <li>1. Tindak lanjut terhadap pembahasan meeting bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan Internal Audit s/d September 2022 dan progres tindaklanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan September 2022 dan progres tindak lanjut pemeriksaan OJK.</li> <li>4. Penunjukkan Kantor Akuntan Publik 2022.</li> </ol> <p>Berdasarkan pertimbangan dan memperhatikan hal-hal lainnya. Komite Audit memutuskan untuk tetap merekomendasikan untuk menggunakan jasa dari AP dan KAP Kanaka Puradiredja Suhartono yang akan memeriksa Laporan Keuangan PT Bank Artha Graha Internasional Tbk untuk posisi 31 Desember 2022.</p> <ol style="list-style-type: none"> <li>1. Follow-up on the previous month's meeting discussion.</li> <li>2. SKAI inspection report September 2022 and progress of follow-up.</li> <li>3. Compliance Directorate Report as of September 2022 and progress of OJK audit follow-ups.</li> <li>4. Appointment of Public Accountant Firm 2022.</li> </ol> <p>Based on consideration and taking into account other matters. The Audit Committee decided to continue recommending to use the services of AP and KAP Kanaka Puradiredja Suhartono who will examine the Financial Statements of PT Bank Artha Graha Internasional Tbk for the position of December 31, 2022.</p> | Kuorum<br>Quorum        |
| 8 November 2022<br>November 8, 2022   | 17 November 2022<br>November 17, 2022 | <ol style="list-style-type: none"> <li>1. Tindak lanjut terhadap pembahasan meeting bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan SKAI s/d bulan Oktober 2022 dan progres tindaklanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan Oktober 2022 dan progres tindak lanjut pemeriksaan OJK.</li> <li>4. Progres Pemeriksaan APU PPT.</li> </ol> <ol style="list-style-type: none"> <li>1. Follow-up on the previous month's meeting discussion.</li> <li>2. SKAI inspection report October 2022 and progress of follow-up.</li> <li>3. Compliance Directorate Report as of October 2022 and progress of OJK audit follow-ups.</li> <li>4. AML CFT Examination Progress.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Kuorum<br>Quorum        |
| 13 Desember 2022<br>December 13, 2022 | 21 Desember 2022<br>December 21, 2022 | <ol style="list-style-type: none"> <li>1. Tindak lanjut terhadap hasil pembahasan meeting bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan Internal Audit s/d November 2022 dan progres tindaklanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan November 2022 dan progres tindak lanjut pemeriksaan OJK.</li> </ol> <ol style="list-style-type: none"> <li>1. Follow-up on the previous month's meeting discussion.</li> <li>2. SKAI inspection report November 2022 and progress of follow-up.</li> <li>3. Compliance Directorate Report as of November 2022 and progress of OJK audit follow-ups.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Kuorum<br>Quorum        |

## PENGEMBANGAN KOMPETENSI

## COMPETENCY DEVELOPMENT

Program pengembangan kompetensi yang diikuti anggota Komite Audit sepanjang tahun 2022 adalah sebagai berikut:

Competency development programs attended by Audit Committee members throughout 2022 are as follows:

| Nama<br>Name         | Training                | Pihak Penyelenggara<br>Organizing Party | Tanggal<br>Date                           |
|----------------------|-------------------------|-----------------------------------------|-------------------------------------------|
| Pesta Uli Sitanggang | Basic Banking Knowledge | Internal                                | 1-5 September 2022<br>September 1-5, 2022 |



## PELAKSANAAN TUGAS KOMITE AUDIT

## IMPLEMENTATION OF AUDIT COMMITTEE DUTIES

1. Laporan Aktivitas Komite Audit selama tahun 2022 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 2021, posisi 31 Maret 2022, posisi 30 Juni 2022, posisi 30 September 2022 dan posisi 31 Desember 2022 dengan pencapaian sebagai berikut:

1. The Audit Committee Activity Report for 2022 which must be submitted to the Board of Commissioners as an implementation of corporate governance in accordance with the scope of activities includes the following: Reviewing the financial information to be issued by the Bank, based on the results of monitoring the items in the Publication Financial Statements for the position of December 31, 2021, position of March 31, 2022, position of June 30, 2022, position of September 30, 2022 and position of December 31, 2022 with the following achievements:

dalam juta Rupiah  
in million Rupiah

| Keterangan<br>Description                 | 31 Des 2022<br>Dec 31, 2022 | 30 Sep 2022<br>Sep 30, 2022 | 30 Jun 2022<br>Jun 30, 2022 | 31 Mar 2022<br>Mar 31, 2022 | 31 Des 2021<br>Dec 31, 2021 |
|-------------------------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Total Aset<br>Total Assets                | 25.437.633                  | 26.747.246                  | 27.274.629                  | 27.861.948                  | 26.127.820                  |
| Pinjaman yang diberikan<br>Loans granted  | 10.229.770                  | 10.695.170                  | 11.289.731                  | 11.537.601                  | 11.479.972                  |
| Dana Pihak Ketiga<br>Third Party Funds    | 20.325.078                  | 21.519.483                  | 22.118.859                  | 22.443.514                  | 21.005.956                  |
| Total Modal<br>Total Capital              | 3.707.708                   | 3.646.851                   | 3.780.680                   | 3.771.089                   | 3.753.582                   |
| Modal Inti<br>Tier 1 Capital              | 3.353.245                   | 3.290.812                   | 3.418.788                   | 3.405.368                   | 3.389.031                   |
| CKPN                                      | 526.189                     | 524.356                     | 681.362                     | 618.832                     | 664.612                     |
| AYDA                                      | 1.223.296                   | 1.508.441                   | 1.917.151                   | 1.825.964                   | 1.829.689                   |
| Laba tahun lalu<br>Profit last year       | (132.113)                   | (132.113)                   | (132.113)                   | (132.113)                   | 35.950                      |
| Laba tahun berjalan<br>Profit of the year | 54.997                      | 80.822                      | 39.843                      | 22.353                      | (168.063)                   |
| KPMM                                      | 23,31%                      | 20,94%                      | 22,13%                      | 21,66%                      | 21,77%                      |
| ROA                                       | 0,25%                       | 0,39%                       | 0,29%                       | 0,32%                       | (0,73%)                     |
| ROE                                       | 1,63%                       | 3,19%                       | 2,36%                       | 2,68%                       | (6,02%)                     |
| NIM                                       | 4,79%                       | 4,54%                       | 4,04%                       | 3,69%                       | 3,62%                       |
| BOPO                                      | 96,26%                      | 93,91%                      | 95,68%                      | 95,61%                      | 111,09%                     |
| NPL Gross                                 | 2,73%                       | 3,54%                       | 3,42%                       | 3,36%                       | 3,39%                       |
| NPL Net                                   | 0,41%                       | 0,81%                       | 0,48%                       | 0,39%                       | 0,32%                       |



2. 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.
  3. 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 2021 kepada OJK sesuai dengan surat Bank No. SK/0040/DIRUT/III/2022 tanggal 30 Maret 2022 perihal Penyampaian Laporan Keuangan Publikasi Posisi 31 Desember 2021 oleh KAP Kanaka Puradiredja, Suhartono, dalam melaksanakan jasa audit tahun buku 2021 KAP Kanaka Puradiredja, Suhartono tidak terjadi perbedaan pendapat antara Manajemen dengan KAP.
  4. 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 Kanaka Puradiredja, Suhartono untuk melaksanakan jasa audit atas informasi keuangan PT Bank Artha Graha Internasional, Tbk tahun buku yang berakhir pada tanggal 31 Desember 2022, sesuai surat Rekomendasi No. SK/0010/KA/X/2022 tanggal 05 Oktober 2022.
  5. Dalam hal terjadi perbaikan/maintenance system bank, saat ini nasabah sudah diinformasikan melalui e-mail, Whatsapp 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. Meningkatkan pengawasan dan pengendalian internal pada seluruh aktivitas operasional pada setiap kantor bank untuk meminimalkan terjadi pelanggaran.
    - 6.2. Sosialisasi *Anti-Fraud* telah dilaksanakan ke semua karyawan untuk memastikan pemahaman karyawan atas hal-hal yang harus dilakukan dalam mencegah terjadinya *fraud* dan memastikan *awareness* atas pemahaman tersebut.
2. *Reviewing compliance with laws and regulations related to the Bank's activities. Based on the results of the review of the activities carried out by the Bank, there are no violations/deviations from the internal provisions or external provisions that apply, both requirements of Bank Indonesia, the Financial Services Authority and other laws and regulations; all Bank activities are carried out healthily and safely based on prudential principles.*
  3. *We are evaluating the implementation of the provision of financial information services by the Public Accountant (AP) or Public Accounting Firm (KAP). The Audit Committee has submitted an Evaluation Report on the implementation of the provision of audit services by KAP for the fiscal year ending December 31, 2021, to OJK by the Bank's letter No. SK/0040/DIRUT/III/2022 dated March 30, 2022, regarding the Submission of Published Financial Statements as of December 31, 2021, by KAP Kanaka Puradiredja, Suhartono, in carrying out audit services for the 2021 fiscal year KAP Kanaka Puradiredja, Suhartono there were no differences of opinion between Management and KAP.*
  4. *The Audit Committee has provided recommendations to the Board of Commissioners for the appointment of a Public Accountant (AP) or Public Accounting Firm (KAP) based on independence, the scope of the assignment, and service fees, that the Audit Committee recommends KAP Kanaka Puradiredja, Suhartono to carry out audit services for the financial information of PT Bank Artha Graha Internasional Tbk for the fiscal year ending December 31, 2022, by Recommendation letter No. SK/0010/KA/X/2022 dated October 05, 2022.*
  5. *In the event of bank system repair/maintenance, customers are informed via e-mail, Whatsapp blast, and info on e-channel.*
  6. *Reviewing the implementation of audits by internal auditors and overseeing the implementation of follow-up by the Board of Directors on the findings of internal auditors, several matters of concern, such as:*
    - 6.1. *Improve internal supervision and control of each bank office's operational activities to minimize violations.*
    - 6.2. *Anti-Fraud socialization has been carried out to all employees to ensure employee understanding of the things that must be done to prevent fraud and provide awareness of this understanding.*



- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>6.3. Progres perbaikan pada sistem terus dilakukan pemantauan dan pemeriksaan secara periodik untuk memastikan benar sistem tersebut telah berjalan dengan baik.</p> <p>6.4. Telah dilakukan <i>upgrade operating system</i> dan <i>update anti virus</i> ke seluruh Cabang maupun unit kerja di Kantor Pusat yang dilakukan secara bertahap.</p> <p>6.5. Terhadap temuan yang masih <i>pending</i> terus dilakukan pemantauan progres penyelesaiannya.</p> <p>6.6. Tindaklanjut terhadap temuan-temuan yang terjadi untuk dilakukan pembahasan dengan pihak-pihak terkait untuk dicarikan solusi penyelesaian sehingga temuan-temuan tersebut tidak terulang kembali.</p> <p>6.7. Penilaian atau rating Internal Audit terhadap cabang berdasarkan <i>Risk Based Audit</i> yang tertuang di dalam Prosedur Pedoman Pemeriksaan Intern (PPI) telah dilakukan.</p> <p>7. Melakukan penelaahan atas pelaksanaan pemeriksaan OJK dan mengawasi pelaksanaan tindak lanjut atas temuan pemeriksaan tersebut:</p> <p>7.1. Komitmen tindak lanjut pemeriksaan OJK untuk dilakukan <i>monitoring</i> 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.</p> <p>7.2. Internal Audit harus mereview hasil temuan pemeriksaan OJK, untuk dijadikan masukan dalam melakukan pemeriksaan baik Kantor Pusat maupun Kantor Cabang dan terhadap temuan-temuan yang menjadi <i>concern</i> pemeriksaan OJK untuk dimonitoring dan pemeriksaaan kembali sehingga temuan tersebut tidak terulang kembali.</p> | <p>6.3. The progress of improvements to the system continues to be monitored and checked periodically to ensure that the system is running correctly.</p> <p>6.4. Operating system upgrades and anti-virus updates to all branches and work units at the Head Office have been carried out in stages.</p> <p>6.5. Monitoring of pending findings continues to be carried out to monitor the progress of their completion.</p> <p>6.6. Follow-up on the findings to be discussed with the relevant parties to find a solution so that these findings do not recur.</p> <p>6.7. Internal Audit assessment or rating of branches based on Risk Based Audit as stipulated in the Internal Audit Guideline Procedure (PPI) has been carried out.</p> <p>7. Reviewing the implementation of the OJK examination and overseeing the implementation of follow-up on the examination findings:</p> <p>7.1. Commitments for the follow-up to OJK examinations to be monitored thoroughly, related to payment fulfilment and other administrative documents and for promises that have not been fulfilled according to the agreed target date are immediately requested for fulfilment so that there are no more unfulfilled commitments.</p> <p>7.2. Internal Audit must review the findings of the OJK examination, to be used as input in conducting studies of both the Head Office and Branch Offices and for results that concern the OJK examination to be monitored and re-examined so that these findings do not recur.</p> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



# Komite Remunerasi dan Nominasi

## Remuneration and Nomination Committee

Komite Remunerasi dan Nominasi dibentuk untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris, khususnya yang terkait dengan bidang remunerasi dan nominasi.

*The Remuneration and Nomination Committee was established to support the effectiveness of the implementation of the duties and responsibilities of the Board of Commissioners, especially those related to the field of remuneration and nomination.*

### DASAR HUKUM

1. Peraturan OJK No. 55/POJK.03/2016 tanggal 9 Desember 2016 tentang penerapan tata Kelola bagi Bank Umum.
2. Peraturan OJK No. 45/POJK.03/2015 tentang penerapan tata Kelola dalam pemberian remunerasi bagi Bank Umum.
3. Peraturan OJK No. 34/POJK.04/2014 tanggal 8 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.

### LEGAL BASIS

1. OJK Regulation No. 55/POJK.03/2016 dated December 9, 2016 regarding the implementation of governance for commercial banks.
2. OJK Regulation No. 45/POJK.03/2015 regarding the implementation of governance in providing remuneration for Commercial Banks.
3. OJK Regulation No. 34/POJK.04/2014 dated December 8, 2014 regarding the Nomination and Remuneration Committee of Issuers or Public Companies.

### 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.

### CODE OF CONDUCT

*The Remuneration and Nomination Committee in carrying out its duties refers to the Remuneration and Nomination Committee Charter No. 0005.02.1 dated 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.

### CRITERIA FOR REMUNERATION AND NOMINATION COMMITTEE MEMBERS

*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.*





## SUSUNAN, JUMLAH, KOMPOSISI DAN DASAR PENGANGKATAN KOMITE REMUNERASI DAN NOMINASI

## STRUCTURE, NUMBER, COMPOSITION AND BASIS OF APPOINTMENT OF THE REMUNERATION AND NOMINATION COMMITTEE

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; dan
  - c. Pihak yang menduduki jabatan manajerial di bawah Direksi yang membidangi *Human Capital*.

The composition of the Remuneration and Nomination Committee consists of at least 3 (three) members, with a composition in accordance with the following provisions:

1. A chairman who is concurrently a member, who is an Independent Commissioner; and
2. Other members who may come from:
  - a. Member of the Board of Commissioners;
  - b. Parties from outside the Bank; and
  - c. Parties who hold managerial positions under the Board of Directors in charge of *Human Capital*.

Susunan Komite Remunerasi dan Nominasi pada tanggal 31 Desember 2022 adalah sebagai berikut:

The composition of the Remuneration and Nomination Committee as of December 31, 2022 is as follows:

| Nama<br>Name           | Jabatan<br>Position | Dasar Pengangkatan<br>Basis of Appointment                                                                                                                                                                                                                                                                                                                                                                 | Periode<br>Period      | Keahlian<br>Expertise      | Keterangan<br>Remarks                                |
|------------------------|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|----------------------------|------------------------------------------------------|
| Nicolaus Eko Riwayanto | Ketua<br>Chairman   | <ul style="list-style-type: none"> <li>Surat Keputusan Dewan Komisaris No. 007/KOM-BAGI/XII/2019 tanggal 1 Desember 2019</li> <li>Surat Keputusan Dewan Komisaris No. 001/KOM-BAGI/X/2021 tanggal 25 Oktober 2021</li> <li>Board of Commissioners Decree No.007/KOM-BAGI/XII/2019 dated December 1, 2019</li> <li>Board of Commissioners Decree No. 001/KOM-BAGI/X/2021 dated October 25, 2021</li> </ul>  | 2019-2021<br>2021-2024 | Organizational Development | Komisaris Independen<br>Independent Commissioner     |
| Tomy Winata            | Anggota<br>Member   | <ul style="list-style-type: none"> <li>Surat Keputusan Dewan Komisaris No. 007/KOM-BAGI/XII/2019 tanggal 1 Desember 2019</li> <li>Surat Keputusan Dewan Komisaris No. 001/KOM-BAGI/X/2021 tanggal 25 Oktober 2021</li> <li>Board of Commissioners Decree No. 007/KOM-BAGI/XII/2019 dated December 1, 2019</li> <li>Board of Commissioners Decree No. 001/KOM-BAGI/X/2021 dated October 25, 2021</li> </ul> | 2019-2021<br>2021-2024 | Manajemen<br>Management    | Wakil Komisaris Utama<br>Vice President 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>Board of Commissioners Decree No. 001/KOM-BAGI/X/2021 dated October 25, 2021</li> </ul>                                                                                                                                                                                    | 2021-2024              | Manajemen<br>Human Capital | Deputy Director                                      |

## PROFIL KOMITE REMUNERASI DAN NOMINASI

## REMUNERATION AND NOMINATION COMMITTEE PROFILE

Profil Ketua dan anggota Komite Remunerasi dan Nominasi dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

Profiles of the Chairman and members of the Remuneration and Nomination Committee can be seen in the Company Profile chapter in this Annual Report.



## 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:

| Kriteria<br>Criteria                                                                                                                                                                                                              | Anggota<br>Member         |             |             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|-------------|-------------|
|                                                                                                                                                                                                                                   | Nicolaus Eko<br>Riwayanto | Tomy Winata | Elvin Halim |
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi<br><i>Has no financial relationship with the Board of Commissioners and Board of Directors</i>                                                                | √                         | -           | √           |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi<br><i>Has no management relationship in the company, subsidiaries, or affiliated companies</i>                                    | √                         | -           | √           |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya<br><i>Has no family relationship with the Board of Commissioners, Board of Directors, and/or other Committee members</i> | √                         | √           | √           |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah<br><i>Does not serve as an administrator of political parties, officials and the government</i>                                                            | √                         | √           | √           |

## INDEPENDENCE OF REMUNERATION AND NOMINATION COMMITTEE MEMBERS

The independence and professionalism of the Remuneration and Nomination Committee is required in carrying out its duties and responsibilities to support the supervisory function of the Board of Commissioners. The independence of the Remuneration and Nomination Committee members can be seen in the following table:

## TUGAS DAN TANGGUNG JAWAB

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab sebagai berikut:

### Terkait Remunerasi:

1. Melaksanakan evaluasi terhadap kebijakan remunerasi;
2. Memberikan masukan kepada Dewan Komisaris mengenai:
  - a. Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS; serta
  - b. 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;

## DUTIES AND RESPONSIBILITIES

The Remuneration and Nomination Committee has the following duties and responsibilities:

### Remuneration Related:

1. Carry out an evaluation of the remuneration policy
2. Provide input to the Board of Commissioners regarding:
  - a. Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to the GMS; and
  - b. Remuneration policy for Executive Officers and employees as a whole to be submitted to the Board of Directors.

### Nomination Related:

1. Prepare and provide recommendations regarding the system, as well as procedures for the election or replacement of members of the Board of Commissioners and Board of Directors to the Board of Commissioners to be submitted to the GMS;
2. Recommend candidates for members of the Board of Commissioners or Board of Directors to the Board of Commissioners to be submitted in the GMS;



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.

3. Recommend independent parties which will become members of the Audit Committee and Risk Monitoring Committee to the Board of Commissioners;
4. Recommending proposals for the replacement or appointment of members of the Board of Commissioners in the GMS; and
5. Recommend proposals for the replacement or appointment of members of the Board of Directors by the Board of Commissioners in the GMS.

The Remuneration and Nomination Committee of the Bank shall ensure that the policy is by:

1. Financial performance and fulfillment of reserves as stipulated in the applicable laws and regulations;
2. Individual work performance;
3. Fairness with *peer group*; and
4. Long-term considerations and strategies of the Bank.

#### REMUNERATION AND NOMINATION COMMITTEE MEETING

The Remuneration and Nomination Committee meets regularly 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 Remuneration and Nomination Committee members and one of the majority of the Remuneration and Nomination Committee members is the Chairman of the Remuneration and Nomination Committee.

| Tanggal<br>Date                       | Agenda                                                                                                                                                                                                                                                                                                        | Kuorum<br>Quorum |
|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| 15 Februari 2022<br>February 15, 2022 | Pembahasan Penyiapan Ibu Elizawatie Simon menjadi Komisaris independen BAGI (setelah masa <i>cooling off</i> berakhir pada Februari 2022)<br><i>Discussion on the preparation of Mrs. Elizawatie Simon to become an independent commissioner of BAGI (after the cooling off period ends in February 2022)</i> | v                |
| 6 April 2022<br>April 6, 2022         | Evaluasi Kebijakan dan PKP BAGI agar selaras dengan POJK<br><i>Evaluation of BAGI Policy and CCW to align with POJK</i>                                                                                                                                                                                       | v                |
| 27 April 2022<br>April 27, 2022       | Evaluasi Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum<br><i>Evaluation of Governance Implementation in Remuneration for Commercial Banks</i>                                                                                                                                               | v                |
| 11 Juli 2022<br>July 11, 2022         | Pembahasan Kepengurusan Direksi Komisaris Bank<br><i>Discussion on the Management of the Board of Commissioners of the Bank</i>                                                                                                                                                                               | v                |
| 3 Oktober 2022<br>October 3, 2022     | <ul style="list-style-type: none"> <li>• Simulasi Penilaian/Assesment Calon Komite Audit dan Komite Pemantau Risiko</li> <li>• Membenahi KRN tentang RUPS</li> <li>• Simulation of Assessment of Audit Committee and Risk Monitoring Committee Candidates</li> <li>• Revamping KRN on GMS</li> </ul>          | v                |



## PENGEMBANGAN KOMPETENSI KOMITE REMUNERASI DAN NOMINASI

Program pengembangan kompetensi yang diikuti anggota Komite Remunerasi dan Nominasi sepanjang tahun 2022 adalah sebagai berikut:

## COMPETENCY DEVELOPMENT OF REMUNERATION AND NOMINATION COMMITTEE

Competency development programs attended by members of the Remuneration and Nomination Committee throughout 2022 are as follows:

| Nama<br>Name              | Training                                                                                                                                                                                                                                                      | Pihak Penyelenggara<br>Organizaer                                       | Tanggal<br>Date                                        |
|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------|
| Nicolaus Eko<br>Riwayanto | Menghindari Dan Mengantisipasi Trend Kejahatan Siber Perbankan Di Era Digital Yang Semakin Marak ( <i>Refreshment Manajemen Risiko</i> )<br><i>Avoiding and Anticipating the Trend of Banking Cybercrime in the Digital Era (Risk Management Refreshment)</i> | IBI - BCC                                                               | 27 Januari 2022<br>January 27, 2022                    |
|                           | <i>Economic Recovery In Asean + 3: New Drives Of Growth Optimish</i>                                                                                                                                                                                          | Perbanas                                                                | 13 Mei 2022<br>May 13, 2022                            |
|                           | <i>Bank Digitalization: Lessons Learned From Asian Countries</i>                                                                                                                                                                                              | Jakarta Webinar                                                         | 19 Mei 2022<br>May 19, 2022                            |
|                           | <i>Preventing &amp; Combating Financial Crime In Financial Service Industry</i>                                                                                                                                                                               | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK)      | 9 Juni 2022<br>June 9, 2022                            |
|                           | <i>Perlindungan Konsumen di Era Digital<br/>Consumer Protection in the Digital Age</i>                                                                                                                                                                        | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK)      | 6 Oktober 2022<br>October 6, 2022                      |
| Elvin Halim               | <i>Refreshment Manajemen Risiko<br/>Risk Management Refreshment</i>                                                                                                                                                                                           | Risiko Manajemen Gagasan (RMG)<br><i>Risiko Manajemen Gagasan (RMG)</i> | 29 Januari 2022<br>January 29, 2022                    |
|                           | <i>Pembekalan Dan Ujian Sertifikasi Manajemen Risiko Level V<br/>Debriefing and Level V Risk Management Certification Exam</i>                                                                                                                                | Risiko Manajemen Gagasan (RMG)<br><i>Risiko Manajemen Gagasan (RMG)</i> | 7-9 April 2022<br>April 7-9, 2022                      |
|                           | <i>Advanced Human Capital Accomplished (AHCA)</i>                                                                                                                                                                                                             | Unika Atmajaya                                                          | 15 Februari 2022 - Selesai<br>February 15, 2022 - Done |
|                           | <i>Finance For Human Capital Leader</i>                                                                                                                                                                                                                       | Propeople Indonesia                                                     | 28 September 2022<br>September 28, 2022                |

## PELAKSANAAN TUGAS KOMITE REMUNERASI DAN NOMINASI

Aktivitas kerja Komite Remunerasi dan Nominasi di sepanjang tahun 2022 adalah sebagai berikut:

## IMPLEMENTATION OF REMUNERATION AND NOMINATION DUTIES

The work activities of the Remuneration and Nomination Committee throughout 2022 are as follows:

### Program Kerja dan Realisasi

### Work Program and Realization

#### A. Program Kerja 2022

#### A. Work Program 2022

| No. | Tanggal<br>Date                       | Kegiatan<br>Activity                                                                                                                                                                                                                                                                                        |
|-----|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | 3 Januari 2022<br>January 3, 2022     | Penyusunan Laporan Tahunan KRN 2022<br><i>Preparation of the 2022 KRN Annual Report</i>                                                                                                                                                                                                                     |
| 2   | 15 Februari 2022<br>February 15, 2022 | Pembahasan Penyiapan Ibu Elizawatie Simon menjadi Komisaris independen BAGI (setelah masa cooling off berakhir pada Februari 2022)<br><i>Meeting on Preparation for Submission of Mrs. Elizawatie Simon to become Independent Commissioner of BAGI (after the cooling off period ends in February 2022)</i> |



| No. | Tanggal Date                        | Kegiatan Activity                                                                                                                                                                                                                                                                                                                                                              |
|-----|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3   | 2 Maret 2022<br>March 2, 2022       | Evaluasi implementasi Tata Kelola Remunerasi khususnya remunerasi yang bersifat variabel dikaitkan dengan risiko utama<br><i>Evaluation of the implementation of Remuneration Governance, especially variable remuneration associated with the main risks</i>                                                                                                                  |
| 4   | 7 April 2022<br>April 7, 2022       | Evaluasi Kebijakan Bank terkait Kebijakan Pemerintah perihal Kenaikan Upah Minimum Provinsi (UMP) tahun 2022<br><i>Evaluation of Bank Policy regarding Government Policy regarding Increase in Provincial Minimum Wage (UMP) in 2022</i>                                                                                                                                       |
| 5   | 9 Mei 2022<br>May 9, 2022           | Evaluasi KPI Direksi Tahun 2021 & KPI Direksi Tahun 2022<br><i>Evaluation of the 2021 Directors KPI &amp; 2022 Directors KPI</i>                                                                                                                                                                                                                                               |
| 6   | 7 Juni 2022<br>June 7, 2022         | Perumusan Rekomendasi Calon Direksi dan/atau Calon Komisaris Kepengurusan Bank periode 2022-2023 (dilakukan apabila ada perubahan pengurus Bank)<br><i>Formulation of Recommendations for Candidates for Directors and/or Candidates for Commissioners for Bank Management for the 2022-2023 period (to be carried out if there is a change in the management of the Bank)</i> |
| 7   | 20 Juli 2022<br>July 20, 2022       | Evaluasi KRN Semester I Tahun 2022<br><i>Evaluation of KRN Semester I of 2022</i>                                                                                                                                                                                                                                                                                              |
| 8   | 6 Oktober 2022<br>October 6, 2022   | Perumusan Rekomendasi Calon Pihak Independen<br><i>Formulation of Recommendations for Candidates for Independent Parties</i>                                                                                                                                                                                                                                                   |
| 9   | 2 Desember 2022<br>December 2, 2022 | Evaluasi Kinerja KRN dan Penyusunan Rencana Kegiatan Tahun 2023<br><i>KRN Performance Evaluation and Plan Formulation 2023 Activities</i>                                                                                                                                                                                                                                      |

#### B. Realisasi

1. Tanggal 3 Januari 2022, penyusunan Laporan Kegiatan Komite Remunerasi dan Nominasi Tahun 2021 dan disampaikan kepada Dewan Komisaris dengan Surat No. KRN/01/I/2022 tanggal 3 Januari 2022, perihal Laporan Aktivitas Komite Remunerasi dan Nominasi tahun 2021;
2. Tanggal 10 Februari 2022, pengecekan instrumen yang akan digunakan dalam Pembahasan Pengajuan *Fit* dan *Proper Test* a/n. Ibu Elizawatie Simon sebagai Komisaris Independen;
3. Tanggal 15 Februari 2022, Pelaksanaan Rapat Pembahasan Penyiapan Ibu Elizawatie Simon menjadi Komisaris Independen BAGI.  
Adapun beberapa hal yang dibahas meliputi:
  - a. Komite melakukan *assessment* melalui penilaian terhadap kandidat dan memutuskan merekomendasikan Sdri. Elizawatie Simon sebagai Komisaris Independen Perseroan dengan memperhatikan kebutuhan organisasi serta mempertimbangkan kompetensi yang bersangkutan, khususnya dalam bidang perbankan;
  - b. Kandidat tersebut diatas dinilai telah memiliki pengalaman memadai dalam industri perbankan dan memenuhi beberapa kriteria yang dibutuhkan sejalan dengan strategi bisnis perbankan yang akan datang; dan
  - c. Masa *cooling off* kandidat tersebut diatas berakhir pada bulan Februari 2022.

#### B. Realization

1. January 3, 2022, preparation of the 2021 Remuneration and Nomination Committee Activity Report and submitted to the Board of Commissioners with Letter No. KRN/01/I/2022 dated January 3, 2022, regarding the 2021 Remuneration and Nomination Committee Activity Report;
2. February 10, 2022, check the instruments that will be used in the Discussion on Submission of *Fit* and *Proper Test* a/n. Mrs. Elizawatie Simon as Independent Commissioner;
3. On February 15, 2022, a meeting was held to discuss the preparation of Mrs. Elizawatie Simon to become an Independent Commissioner for BAGI.  
Some of the things discussed include:
  - a. The committee conducted an *assessment* through evaluating the candidates and decided to recommend Mrs. Elizawatie Simon as the Company's Independent Commissioner by taking into account the needs of the organization and considering the competency concerned, especially in the banking sector;
  - b. The candidates mentioned above are considered to have sufficient experience in the banking industry and meet several criteria needed in line with the future banking business strategy; and
  - c. The *cooling off* period for the above candidates ends in February 2022.



4. Tanggal 22 Februari 2022, melakukan review parameter *self assessment* calon Pihak Independen Komite Audit dan Komite Pemantau Risiko;
5. Tanggal 30 Maret 2022, diskusi penyiapan evaluasi Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum (review PKP No: 0033.02.01 tanggal 21 Februari 2020 disesuaikan dengan Struktur Organisasi tahun 2021 s/d 2022);
6. Tanggal 6 April 2022, membahas bahan evaluasi Kebijakan Remunerasi sesuai peraturan yang berlaku dan review materi yang akan dituangkan dalam Laporan Tahunan Bank Umum tahun 2021;
7. Tanggal 27 April 2022, Evaluasi Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum  
Adapun beberapa hal yang dibahas meliputi:
  - a. Ketua Komite Remunerasi & Nominasi (KRN) menyampaikan garis besar POJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum;
  - b. Ditegaskan kembali bahwa terbentuknya KRN menjadi salah satu kewajiban Dewan Komisaris;
  - c. Kebijakan Remunerasi disusun oleh Direksi (Pasal 4), dievaluasi oleh KRN (Pasal 10) dan diawasi pelaksanaannya oleh Dewan Komisaris (Pasal 6);
  - d. Dalam hal penyusunan kebijakan remunerasi ini harus dipisahkan remunerasi yang bersifat tetap (Pasal 11 dan 12) atau variabel (Pasal 13 dan 15), karena kriterianya berbeda;
  - e. Dalam hal menetapkan kebijakan remunerasi yang bersifat variabel Komite Remunerasi wajib berkordinasi dengan tim SKMR (Pasal 14);
  - f. Kebijakan remunerasi yang bersifat variabel memiliki salah satu pertimbangan risiko, yaitu risiko utama. Setelah ditetapkan apa yang menjadi risiko utama Bank, selanjutnya Bank wajib menetapkan pihak yang menjadi *Material Risk Taker Unit* (MRT) pada Pasal 22-23;
  - g. PKP yang ada perlu disesuaikan dengan struktur organisasi baru setelah risiko utama ditetapkan oleh Bank; dan
  - h. Skema korelasi POJK, SEOJK dan PKP terlampir.

4. On February 22, 2022, conducted a review of *self-assessment* parameters for prospective Independent Parties for the Audit Committee and Risk Monitoring Committee;
5. March 30, 2022, discussion on preparing evaluation of the Implementation of Governance in Providing Remuneration for Commercial Banks (PKP review No: 0033.02.01 dated February 21, 2020 adjusted to the Organizational Structure for 2021 to 2022);
6. April 6, 2022, discussed material for evaluating the Remuneration Policy in accordance with applicable regulations and reviewing material that will be included in the 2021 Commercial Bank Annual Report;
7. April 27, 2022, Evaluation of the Implementation of Governance in Providing Remuneration for Commercial Banks  
Some of the things discussed include:
  - a. The Chairperson of the Remuneration & Nomination Committee (KRN) conveyed the outline of POJK No. 45/POJK.03/2015 concerning Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks;
  - b. Reiterated that the formation of KRN is one of the obligations of the Board of Commissioners;
  - c. The Remuneration Policy is prepared by the Board of Directors (Article 4), evaluated by KRN (Article 10) and its implementation is supervised by the Board of Commissioners (Article 6);
  - d. In the case of compiling this remuneration policy, fixed remuneration (Articles 11 and 12) or variable (Articles 13 and 15) must be separated, because the criteria are different;
  - e. In terms of setting variable remuneration policies, the Remuneration Committee must coordinate with the SKMR team (Article 14);
  - f. Variable remuneration policies have one of the risk considerations, namely the main risk. After determining what is the main risk for the Bank, then the Bank is required to determine the party to be the *Material Risk Taker Unit* (MRT) in Articles 22-23;
  - g. The existing PKP needs to be adjusted to the new organizational structure after the main risks are determined by the Bank; and
  - h. The POJK, SEOJK and PKP correlation schemes are attached.





8. Tanggal 11 Juli 2022, Pelaksanaan Rapat Pembahasan Kepengurusan Direksi Komisaris Bank

Adapun beberapa hal yang dibahas meliputi:

- a. Komite melakukan inventarisasi masa berlaku kepengurusan Anggota Dewan Komisaris & Anggota Komite di Lingkungan Dewan Komisaris dan didapati masa berlaku Sdri. Elizawatie Simon sebagai Komisaris Independen berakhir di Tahun 2022. Sesuai dengan salinan Keputusan Anggota Dewan Komisaris OJK No. KEP-59/D.03/2022 tanggal 20 April 2022. Komite merekomendasikan kembali Sdri. Elizawatie Simon sebagai Komisaris Independen periode Tahun 2022 s/d Tahun 2025;
- b. Khusus berkaitan dengan komposisi Direksi akan disesuaikan dengan masukan OJK sedangkan komposisi Dewan Komisaris tetap; dan
- c. Mekanisme pengajuan calon anggota Direksi & Komisaris sebagai berikut:
  - i. Direksi wajib mengajukan usulan kepada Dewan Komisaris dan/atau Komite Remunerasi dan Nominasi;
  - ii. Komite akan melakukan *assessment* kepada calon yang diusulkan oleh Direksi dan merekomendasikan kepada Dewan Komisaris; dan
  - iii. Keanggotaan Komite Pemantau Risiko dan Komite Audit akan ditinjau kembali terkait keanggotaan pihak independen.

9. Tanggal 29 September 2022, melakukan inventarisasi kelengkapan administrasi pendukung calon Pihak Independen dan memberi masukan untuk kelengkapan administrasi yang harus dipenuhi;

10. Tanggal 3 Oktober 2022, Pelaksanaan Rapat Pembahasan Simulasi Penilaian/Assesment Calon Anggota Komite Audit dan Komite Pemantau Risiko;

11. Tanggal 11 Oktober 2022, membahas memo Internal Direksi No. MI/001/DIRUT/X/2022 tanggal 11 Oktober 2022, perihal: Pengajuan *Assessment* Pihak Independen Komite Audit dan Komite Pemantau Risiko a/n. Sdri. Pesta Uli Sitanggang;

8. July 11, 2022, Implementation of the Management Discussion Meeting of the Directors of the Bank's Commissioners

Some of the things discussed include:

- a. The Committee conducted an inventory of the validity period of the management of Members of the Board of Commissioners & Committee Members within the Board of Commissioners and found the validity period of Mrs. Elizawatie Simon as Independent Commissioner ends in 2022. In accordance with the copy of OJK Board of Commissioners Decree No. KEP-59/D.03/2022 dated April 20, 2022. The Committee recommended again Mrs. Elizawatie Simon as Independent Commissioner for the period 2022 to 2025;
- b. Particularly with regard to the composition of the Board of Directors, it will be adjusted to OJK input, while the composition of the Board of Commissioners remains; and
- c. The mechanism for submitting candidates for members of the Board of Directors & Commissioners is as follows:
  - i. The Board of Directors must submit proposals to the Board of Commissioners and/or the Remuneration and Nomination Committee;
  - ii. The Committee will conduct an assessment of the candidates proposed by the Board of Directors and recommend them to the Board of Commissioners; and
  - iii. Membership of the Risk Monitoring Committee and Audit Committee will be reviewed regarding the membership of independent parties.

9. September 29, 2022, took inventory of the administrative completeness supporting the Independent Party candidate and provided input for the administrative completeness that must be fulfilled;

10. October 3, 2022, Implementation of a Meeting to Discuss the Assessment Simulation/Assessment of Prospective Members of the Audit Committee and Risk Monitoring Committee;

11. October 11, 2022, discussing the Board of Directors' Internal memo No. MI/001/DIRUT/X/2022 dated October 11, 2022, regarding: Submission of Assessment of Independent Parties to the Audit Committee and Risk Monitoring Committee on behalf of Mrs. Pesta Uli Sitanggang;



## 12. Tanggal 20 Oktober 2022

- a. Melakukan wawancara calon Pihak Independen Komite Audit dan Komite Pemantau Risiko a/n. Sdri. Pesta Uli Sitanggang dan melakukan rekapitulasi serta menyusun rekomendasi; dan
- b. Menyampaikan rekomendasi Pihak Independen Komite Audit dan Komite Pemantau Risiko a/n. Sdri. Pesta Uli Sitanggang kepada Dewan Komisaris dengan No. KRN/001/X/2022, perihal rekomendasi Pihak Independen Komite Audit dan Komite Pemantau Risiko a/n. Sdri. Pesta Uli Sitanggang.

## 13. Tanggal 01 November 2022, telah ditandatangani Keputusan Dewan Komisaris PT Bank Artha Graha Internasional Tbk. No. 003/KOM-BAGI/XI/2022 Perihal Perubahan Keanggotaan Komite Pemantau Risiko dan Komite Audit

- a. Komite Audit:  
Ketua : Kiki Syahnakri  
Anggota : Suryani Purwita  
Pesta Uli Sitanggang
- b. Komite Pemantau Risiko:  
Ketua : Elizawatie Simon  
Anggota : Suryani Purwita  
Pesta Uli Sitanggang

## 12. October 20, 2022

- a. Conducting interviews for Independent Party candidates for the Audit Committee and Risk Monitoring Committee on behalf of Mrs. Pesta Uli Sitanggang and do the recapitulation and make recommendations; and
- b. Deliver recommendations from Independent Parties to the Audit Committee and Risk Monitoring Committee on behalf of Mrs. Pesta Uli Sitanggang to the Board of Commissioners with No. KRN/001/X/2022, regarding the recommendation of the Independent Party of the Audit Committee and Risk Monitoring Committee on behalf of Mrs. Pesta Uli Sitanggang.

## 13. On November 1, 2022, the Decree of the Board of Commissioners of PT Bank Artha Graha Internasional Tbk was signed. No. 003/KOM-BAGI/XI/2022 Regarding Changes in the Membership of the Risk Monitoring Committee and the Audit Committee

- a. Audit Committee:  
Chairman : Kiki Syahnakri  
Member : Suryani Purwita  
Pesta Uli Sitanggang
- b. Committee Risk Monitoring:  
Chairman : Elizawatie Simon  
Member : Suryani Purwita  
Pesta Uli Sitanggang

## KEBIJAKAN SUKSESI DIREKSI

Komite Remunerasi dan Nominasi dalam menjalankan tugasnya mengacu kepada pedoman dan tata tertib yang disediakan Bank. Komite Remunerasi dan Nominasi menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS. Komite juga bertanggung jawab dalam menentukan kriteria dan mengidentifikasi para calon, mengkaji, menyetujui nominasi sesuai dengan kriteria yang ditentukan. Dalam rangka mempersiapkan jajaran eksekutif Bank agar mendapatkan pengetahuan dan pengalaman yang utuh sebagai pejabat di kantor pusat atau kantor cabang, maka beberapa jajaran eksekutif yang dinilai memiliki potensi untuk dikembangkan lebih jauh akan mendapatkan rotasi.

## BOARD OF DIRECTORS SUCCESSION POLICY

The Remuneration and Nomination Committee in carrying out its duties refers to the guidelines and rules provided by the Bank. The Remuneration and Nomination Committee prepares and provides recommendations regarding the system and procedures for the selection and/or replacement of members of the Board of Commissioners and Board of Directors to the Board of Commissioners to be submitted to the GMS. The Committee is also responsible for determining criteria and identifying candidates, reviewing and approving nominees in accordance with the specified criteria. In order to prepare the Bank's executives to gain full knowledge and experience as officers in the head office or branch offices, several executives who are considered to have the potential to be further developed will be rotated.



# Komite Pemantau Risiko

## Risk Monitoring Committee

Komite Pemantau Risiko (KPR) dibentuk untuk membantu Dewan Komisaris dalam melaksanakan tanggung jawab pengawasan risiko sesuai dengan peraturan yang berlaku. 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 was established to assist the Board of Commissioners in carrying out its risk oversight responsibilities in accordance with applicable regulations. The Risk Monitoring Committee is tasked with monitoring and assessing the risks taken by the Bank to ensure proper risk management, especially in the management of credit risk, market risk, liquidity risk, operational risk, and other bank risks.

### LEGAL BASIS

The basis for the establishment of the Risk Monitoring Committee of Bank Artha Graha Internasional is the Financial Services Authority Regulation No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks.

### CODE OF CONDUCT

The Risk Monitoring Committee in carrying out its duties is guided by the Guidelines and Work Rules of the Risk Monitoring Committee No. 0004.01.1 dated April 22, 2010 concerning the Implementation of Duties and Ethics of Risk Monitoring Committee members.

### RISK MONITORING COMMITTEE MEMBER CRITERIA

Members of the Risk Monitoring Committee have the following criteria as stipulated by the Regulator:

1. Members of the Risk Monitoring Committee shall consist of at least 1 (one) Independent Commissioner as Chairman and concurrent 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 shall constitute at least 51% of the total members of the Risk Monitoring Committee;
3. The Chairman of the Committee may only concurrently serve as Chairman of the Committee at a maximum of 1 (one) other Committee in the same Company; and
4. Committee members must have integrity, good character and morals.



## SUSUNAN, JUMLAH, KOMPOSISI DAN DASAR PENGANGKATAN KOMITE PEMANTAU RISIKO

## STRUCTURE, NUMBER, COMPOSITION AND BASIS OF APPOINTMENT OF THE RISK MONITORING COMMITTEE

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.

The composition of the Bank's Risk Monitoring Committee consists of at least:

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.

Susunan Komite Pemantau Risiko pada tanggal 31 Desember 2022 adalah sebagai berikut:

The composition of the Risk Monitoring Committee as of December 31, 2022 is as follows:

| Nama<br>Name         | Jabatan<br>Position | Dasar Pengangkatan<br>Basis of Appointment                                                                                                                                                                                                                                                                                                                                                      | Periode<br>Period | Keahlian<br>Expertise      | Keterangan<br>Description                              |
|----------------------|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|----------------------------|--------------------------------------------------------|
| Elizawatie Simon     | Ketua<br>Chairman   | <ul style="list-style-type: none"><li>• Surat Keputusan Dewan Komisaris No. 003/KOM-BAG/XI/2022 tanggal 1 November 2022</li><li>• Surat Keputusan Direksi SK-MT/SDM/0004 XI/2022 tanggal 1 November 2022</li><li>• Board of Commissioners Decree No. 003/KOM-BAG/XI/2022 dated November 1, 2022</li><li>• Board of Directors Decree K-SMT/SDM/0004 XI/2022 dated November 1, 2022</li></ul>     | 2022-2025         | Hukum Perdata<br>Civil Law | Komisaris<br>Independen<br>Independent<br>Commissioner |
| Suryani Purwita      | Anggota<br>Member   | <ul style="list-style-type: none"><li>• Surat Keputusan Dewan Komisaris No. 003/KOM-BAG/XI/2022 tanggal 1 November 2022</li><li>• Surat Keputusan Direksi No. SK-MT/SDM/0006/XI/2022 tanggal 1 November 2022</li><li>• Board of Commissioners Decree No. 003/KOM-BAG/XI/2022 dated November 1, 2022</li><li>• Board of Directors Decree K-SMT/SDM/0006 XI/2022 dated November 1, 2022</li></ul> | 2022-2025         | Akuntansi<br>Accounting    | Pihak Independen<br>Independent Party                  |
| Pesta Uli Sitanggang | Anggota<br>Member   | <ul style="list-style-type: none"><li>• Surat Keputusan Dewan Komisaris No. 003/KOM-BAG/XI/2022 tanggal 1 November 2022</li><li>• Surat Keputusan Direksi SK-MT/SDM/0005/XI/2022 tanggal 1 November 2022</li><li>• Board of Commissioners Decree No. 003/KOM-BAG/XI/2022 dated November 1, 2022</li><li>• Board of Directors Decree K-SMT/SDM/0005 XI/2022 dated November 1, 2022</li></ul>     | 2022-2025         | Akuntansi<br>Accounting    | Pihak Independen<br>Independent Party                  |

## PROFIL KOMITE PEMANTAU RISIKO

## RISK MONITORING COMMITTEE PROFILE

Profil ketua dan anggota Komite Pemantau Risiko yang menjabat sebagai Komisaris dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

The profile of the chairman and members of the Risk Monitoring Committee who serve as Commissioners can be seen in the Company Profile chapter in this Annual Report.

Profil Suryani Purwita dan Pesta Uli Sitanggang sebagai anggota Komite Pemantau Risiko dapat dilihat dalam sub-bab Komite Audit dalam pembahasan sebelumnya.

The profile of Suryani Purwita and Pesta Uli Sitanggang as members of the Risk Monitoring Committee can be seen in the Audit Committee subchapter in the previous discussion.



## 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><i>Independency Aspects</i>                                                                                                                                                                                 | Elizawatie<br>Simon | Suryani<br>Purwita | Pesta Uli<br>Sitanggang |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------|-------------------------|
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi<br><i>Has no financial relationship with the Board of Commissioners and Board of Directors</i>                                                                | √                   | √                  | √                       |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi<br><i>Has no management relationship in the company, subsidiaries, or affiliated companies</i>                                    | √                   | √                  | √                       |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya<br><i>Has no family relationship with the Board of Commissioners, Board of Directors, and/or other Committee members</i> | √                   | √                  | √                       |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah<br><i>Does not serve as an administrator of political parties, officials and the government</i>                                                            | √                   | √                  | √                       |

## INDEPENDENCE OF RISK MONITORING COMMITTEE MEMBERS

The independence of the members of the Risk Monitoring Committee as a form of professional responsibility not to receive intervention from other governance organs of the Bank is as follows:

## 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.

## DUTIES AND RESPONSIBILITIES OF THE RISK MONITORING COMMITTEE

Based on the Financial Services Authority Regulation No. 55/POJK.03/2016 on the Implementation of Governance 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 and the implementation of the policy; and
2. Monitor and evaluate the implementation of the duties of the Risk Management Committee and the Risk Management Directorate.

## 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.

## RISK MONITORING COMMITTEE MEETING

The organization of the Committee Meeting with reference to the Financial Services Authority Regulation No. 55/POJK.03/2016 concerning the Implementation of Governance 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.



Komite Pemantau Risiko menyelenggarakan rapat sebanyak 12 (dua belas) kali di sepanjang tahun 2022. Agenda dan frekuensi kehadiran anggota rapat dapat dilihat dalam tabel berikut ini:

*The Risk Monitoring Committee held 12 (twelve) meetings throughout 2022. The agenda and frequency of attendance of meeting members can be seen in the following table:*

| Tanggal<br>Date                         | Agenda                                                                                                                                                                                                                                                                                                                                                                                      | Kehadiran<br>Attendance |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 25 Januari 2022<br>January 25, 2022     | <ol style="list-style-type: none"> <li>1. Profil Risiko posisi 31 Desember 2021</li> <li>2. Stress Testing Modal Inti dan Likuiditas</li> </ol>                                                                                                                                                                                                                                             | Kuorum<br>Quorum        |
| 22 Februari 2022<br>February 22, 2022   | <ol style="list-style-type: none"> <li>1. Profil Risiko posisi 31 Januari 2022</li> <li>2. Stress Testing Modal Inti dan Likuiditas</li> <li>3. BMPK Desember 2021</li> </ol>                                                                                                                                                                                                               | Kuorum<br>Quorum        |
| 18 Maret 2022<br>March 18, 2022         | <ol style="list-style-type: none"> <li>1. Profil Risiko posisi 28 Februari 2022</li> <li>2. Stress Testing Modal Inti dan Likuiditas</li> </ol>                                                                                                                                                                                                                                             | Kuorum<br>Quorum        |
| 25 April 2022<br>April 25, 2022         | <ol style="list-style-type: none"> <li>1. Profil Risiko posisi 31 Maret 2022</li> <li>2. Kegiatan Komite Manajemen Risiko dan SKMR serta hasil yang dicapai dalam bulan Maret 2022 sampai dengan tanggal 15 April 2022</li> <li>3. Stress Testing Modal Inti dan Likuiditas</li> </ol>                                                                                                      | Kuorum<br>Quorum        |
| 24 Mei 2022<br>May 24, 2022             | <ol style="list-style-type: none"> <li>1. Profil Risiko posisi 30 April 2022</li> <li>2. Stress Testing Modal Inti dan Likuiditas</li> </ol>                                                                                                                                                                                                                                                | Kuorum<br>Quorum        |
| 22 Juni 2022<br>June 22, 2022           | <ol style="list-style-type: none"> <li>1. Profil Risiko posisi 30 Mei 2022</li> <li>2. Kegiatan SKMR dari bulan Januari 2022 sampai dengan Juni 2022 dan hasil yang dicapai</li> <li>3. Stress Testing Modal Inti dan Likuiditas</li> </ol>                                                                                                                                                 | Kuorum<br>Quorum        |
| 28 Juli 2022<br>July 28, 2022           | <ol style="list-style-type: none"> <li>1. Profil Risiko posisi 30 Juni 2022</li> <li>2. Kegiatan SKMR di bulan Juni 2022 dan hasil yang dicapai</li> <li>3. Stress Testing Modal Inti dan Likuiditas</li> </ol>                                                                                                                                                                             | Kuorum<br>Quorum        |
| 26 Agustus 2022<br>August 26, 2022      | <ol style="list-style-type: none"> <li>1. Profil Risiko posisi 31 Juli 2022</li> <li>2. Resume hasil proses review Debitur Sub Direktorat Kepatuhan Kredit posisi Juli 2022</li> <li>3. Stress Testing Modal Inti dan Likuiditas</li> </ol>                                                                                                                                                 | Kuorum<br>Quorum        |
| 30 September 2022<br>September 30, 2022 | <ol style="list-style-type: none"> <li>1. Profil Risiko posisi 31 Agustus 2022</li> <li>2. Paparan Pengembangan Digital Banking &amp; Complain Handling oleh Direktorat Operation dan Digital Banking</li> <li>3. Kegiatan Komite Manajemen Risiko dan Direktorat Risk Management dan hasil yang dicapai bulan Agustus 2022</li> <li>4. Stress Testing Modal Inti dan Likuiditas</li> </ol> | Kuorum<br>Quorum        |





| Tanggal Date                          | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Kehadiran Attendance |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| 27 Oktober 2022<br>October 27, 2022   | 1. Profil Risiko posisi 30 September 2022<br>2. Kegiatan Direktorat Risk Management di bulan September 2022 dan hasil yang dicapai<br>3. Stress Testing Modal Inti dan Likuiditas<br>4. Hal-hal lain yang perlu disampaikan untuk menjadi atensi Komite Manajemen Risiko<br>1. Risk Profile as of September 30, 2022<br>2. Activities of the Risk Management Directorate in September 2022 and the results achieved<br>3. Stress Testing of Tier 1 Capital and Liquidity<br>4. Other matters that need to be conveyed to the attention of the Risk Management Committee                                                                         | Kuorum<br>Quorum     |
| 24 November 2022<br>November 24, 2022 | 1. Tindak lanjut Rapat KPR bulan Oktober 2022<br>2. Profil Risiko posisi 31 Oktober 2022<br>3. Stress Testing Modal Inti dan Likuiditas<br>4. Pemantau/Analisa Risiko terhadap komitmen OJK November & Desember 2022<br>5. Proyeksi Realisasi Hasil Tim Aset vs RBB AYDA Desember 2022 oleh Tim Asset Recovery<br>1. Follow-up of October 2022 KPR Meeting<br>2. Risk Profile position October 31, 2022<br>3. Stress Testing of Tier 1 Capital and Liquidity<br>4. Monitoring/Risk Analysis against OJK commitments November & December 2022<br>5. Projected Realization of Asset Team Results vs RBB AYDA December 2022 by Asset Recovery Team | Kuorum<br>Quorum     |
| 23 Desember 2022<br>December 23, 2022 | 1. Tindak lanjut Rapat KPR bulan November 2022<br>2. Profil Risiko Posisi 30 November 2022<br>3. Stress Testing Modal Inti dan Likuiditas dan Proyeksi Profil Risiko posisi Desember 2022<br>1. Follow-up of November 2022 mortgage meeting<br>2. Risk Profile Position November 30, 2022<br>3. Stress Testing of Tier 1 Capital and Liquidity and Risk Profile Projection for December 2022 position                                                                                                                                                                                                                                           | Kuorum<br>Quorum     |

## PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti anggota Komite Pemantau Risiko sepanjang tahun 2022 adalah sebagai berikut:

## COMPETENCY DEVELOPMENT

Competency development programs attended by members of the Risk Monitoring Committee throughout 2022 are as follows:

| Nama Name            | Training                                                                                                                                                                | Pihak Penyelenggara Organizer                                                                      | Tanggal Date                              |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|-------------------------------------------|
| Elizawatie Simon     | Transformasi Digital Perbankan Penguatan Arah Bisnis Dan Penyelenggaraan Transformasi Digital Yang Ideal Serta Berbasis Manajemen Risiko (Refreshment Manajemen Risiko) | Risiko Manajemen Gagasan (RMG)<br>Risiko Manajemen Gagasan (RMG)                                   | 20 April 2022<br>April 20, 2022           |
|                      | Workshop PKPU dan Kepailitan dalam Perspektif Kreditur Perbankan                                                                                                        | Lembaga Pengembangan Perbankan Indonesia (LPPI)<br>Indonesian Banking Development Institute (LPPI) | 20 Juli 2022<br>July 20, 2022             |
|                      | Webinar Prospek Hak Kekayaan Intelektual (HKI) sebagai Jaminan Utang                                                                                                    | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK)                                 | 1 September 2022<br>September 1, 2022     |
| Pesta Uli Sitanggang | Basic Banking Knowledge                                                                                                                                                 | Internal                                                                                           | 1-5 September 2022<br>September 1-5, 2022 |



## PELAKSANAAN TUGAS KOMITE PEMANTAU RISIKO

## IMPLEMENTATION OF RISK MONITORING COMMITTEE DUTIES

Realisasi pelaksanaan tugas Komite Pemantau Risiko pada tahun 2022 adalah sebagai berikut:

The realization of the duties of the Risk Monitoring Committee in 2022 is as follows:

| Program Kerja<br>Work Program                                                                                                           | Realisasi 2022<br>Realization 2022                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Rapat Komite Pemantau Risiko<br><i>Risk Monitoring Committee Meeting</i>                                                                | Rapat Komite Pemantau Risiko telah dilakukan sebanyak 12 (dua belas) kali di tahun 2022.<br><i>The Risk Monitoring Committee meetings were conducted 12 (twelve) times in 2022.</i>                                                                                                                                 |
| Evaluasi Kebijakan Manajemen Risiko<br><i>Evaluation of Risk Management Policy</i>                                                      | Penyesuaian ketentuan limit risiko Bank.<br><i>Adjustment of the Bank's risk limit provisions.</i>                                                                                                                                                                                                                  |
| Penyusunan Laporan Akhir Tahun KPR kepada Dewan Komisaris<br><i>Preparation of Year-End Report of KPR to the Board of Commissioners</i> | Telah dilakukan laporan akhir tahun Komite Pemantau Risiko kepada Dewan Komisaris dengan Surat No. 001/KPR/II/2023 tanggal 8 Februari 2023.<br><i>The year-end report of the Risk Monitoring Committee has been submitted to the Board of Commissioners with Letter No. 001/KPR/II/2023 dated February 8, 2023.</i> |
| Penelaahan Rencana Kerja Komite Pemantau Risiko<br><i>Review of the Risk Monitoring Committee Work Plan</i>                             | Telah dilakukan penyusunan rencana kerja Komite Pemantau Risiko untuk tahun 2023 yang dilaksanakan di bulan Desember 2022.<br><i>The preparation of the Risk Monitoring Committee work plan for 2023 has been carried out in December 2022.</i>                                                                     |



## Organ Pendukung Direksi

### *Supporting Organs of the Board of Directors*

Bank Artha Graha Internasional memiliki 5 (lima) Komite yang dibentuk dan ditunjuk oleh Direksi untuk membantu melaksanakan tugas Direksi. Komite ini bertugas untuk memberikan opini secara objektif kepada Direksi dan membantu meningkatkan efektivitas pelaksanaan tugas Direksi secara sistematis, serta memberikan kontribusi sesuai dengan bidang tugas dan tanggung jawabnya. Komite di bawah Direksi terdiri dari:

1. Komite Kredit;
2. Komite *Asset and Liabilities*;
3. Komite Manajemen Risiko;
4. Komite Pengarah Teknologi Informasi; dan
5. Komite *Human Capital*.

*Bank Artha Graha Internasional has 5 (five) Committees formed and appointed by the Board of Directors to assist in carrying out the duties of the Board of Directors. These committees are tasked with providing objective opinions to the Board of Directors and helping to improve the effectiveness of the systematic implementation of the duties of the Board of Directors, as well as making contributions in accordance with their areas of duties and responsibilities. Committees under the Board of Directors consist of:*

1. *Credit Committee;*
2. *Assets and Liabilities Committee;*
3. *Risk Management Committee;*
4. *Information Technology Steering Committee; and*
5. *Human Capital Committee.*



# Komite Kredit

## Credit Committee

Komite Kredit dibentuk untuk membantu Direksi dalam pengambilan keputusan terkait kebijakan kredit yang ditetapkan 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; dan
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 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;

*The Credit Committee is formed to assist the Board of Directors in making decisions related to credit policies set by the Bank, as well as evaluating and providing credit decisions in accordance with the established authority limits. Every credit decision in principle cannot be decided by one person alone but must be the result of a joint decision, namely the decision of the Credit Committee to ensure objective credit decisions with good credit quality.*

*The main functions of the Credit Committee are:*

1. *Provide guidance if a more in-depth and comprehensive credit analysis is required; and*
2. *Provide decision or recommendation on the proposed credit application.*

### LEGAL BASIS

*Bank Artha Graha Internasional Credit Committee was established with reference to the Financial Services Authority Regulation No. 42/POJK.03/2017 on the Obligation to Prepare and Implement Credit or Bank Financing Policies for Commercial Banks.*

### CREDIT COMMITTEE CHARTER

*The Credit Committee is guided by the Credit Policy Guidelines on Credit Committee in carrying out its duties and responsibilities.*

### DUTIES AND RESPONSIBILITIES OF THE CREDIT COMMITTEE

*The Credit Committee has the following duties and responsibilities:*

1. *Approve or reject credit proposals objectively, honestly, carefully, and by the provisions contained in the Credit Policy Guidelines, Credit Circular Letter, internal memos, Bank Indonesia regulations, Financial Services Authority Regulations, and applicable laws and regulations, by the Limit of Authority to Decide on Credit (BWMK) given;*



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 *Asset and Liabilities Committee* (ALCO) dalam aspek pendanaan perkreditan.

2. *Provide recommendations to the Credit Committee, which has a higher BWMK;*
3. *Reject requests and influence from parties with interest in the credit application to grant credit approval that is only a formality; and*
4. *Coordinating with the Assets and Liabilities Committee (ALCO) in credit funding.*

## 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.

## CREDIT COMMITTEE STRUCTURE AND MEMBERSHIP

The structure and membership of the Credit Committee of Bank Artha Graha Internasional consists of the following:

1. Commercial, Corporate and MSE Credit Committee;
2. Consumer Credit Committee;
3. Remedial Credit Committee;
4. SAM Credit Committee; and
5. Restructuring Credit Committee.

## PROFIL KOMITE KREDIT

Profil anggota Komite Kredit yang menjabat sebagai Direksi dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

## CREDIT COMMITTEE PROFILE

The profile of Credit Committee members who serve as Directors can be seen in the Company Profile chapter in this Annual Report book.

## PERNYATAAN INDEPENDENSI KOMITE KREDIT

Komite Kredit dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

## CREDIT COMMITTEE INDEPENDENCE STATEMENT

The Credit Committee in carrying out its duties is committed to maintaining independence although until now the independence statement is not yet available.

## RAPAT KOMITE KREDIT

Komite Kredit melaksanakan rapat sebanyak 43 (empat puluh tiga) kali di sepanjang tahun 2022 dengan agenda sebagai berikut:

## CREDIT COMMITTEE MEETING

The Credit Committee held 43 (forty-three) meetings throughout 2022 with the following agenda:

| Rapat Komite<br>Committee Meeting                                                                             | Jumlah Agenda<br>Number of Agenda |
|---------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Perpanjangan Fasilitas Kredit<br><i>Credit Facility Extension</i>                                             | 41 Agenda                         |
| Perpanjangan Fasilitas FI<br><i>FI Facility Extension</i>                                                     | 44 Agenda                         |
| Penambahan Fasilitas Kredit<br><i>Addition of Credit Facility</i>                                             | 31 Agenda                         |
| Penambahan Fasilitas FI<br><i>Addition of FI Facility</i>                                                     | 3 Agenda                          |
| Permohonan Baru atau <i>Sounding</i><br><i>New Application or Sounding</i>                                    | 28 Agenda                         |
| Permohonan Relaksasi/Restruktur/Perubahan Fasilitas<br><i>Relaxation/Restructure/Facility Change Requests</i> | 2 Agenda                          |



| Rapat Komite<br>Committee Meeting                                                                                                                                         | Jumlah Agenda<br>Number of Agenda |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Permohonan Lainnya (kerja sama Pembiayaan, Perubahan syarat, perubahan Pricing, dll)<br>Other Requests (Financing cooperation, Changes in terms, changes in Pricing etc.) | 20 Agenda                         |
| <b>Jumlah<br/>Total</b>                                                                                                                                                   | <b>169 Agenda</b>                 |

## PELAKSANAAN KEGIATAN KOMITE KREDIT

Komite Kredit pada tahun 2022 telah menjalankan fungsi dalam pemberian keputusan atas usulan pengajuan fasilitas kredit dengan mengacu pada Batas Wewenang Memutus Kredit (BWMK) yang telah ditetapkan dengan tetap mempertimbangkan resiko dan prinsip kehati-hatian.

Untuk pengajuan Fasilitas kredit dengan kategori Plafon diatas Rp5 miliar, maka keputusan kredit dilakukan dengan mempertimbangkan review dari Direktorat Risk Management dan Compliance. Keputusan kredit diberikan atas pengajuan fasilitas baik untuk kredit baru, perpanjangan fasilitas kredit, penambahan fasilitas kredit, restrukturisasi/relaksasi fasilitas kredit dan hal lainnya yang terkait dengan fasilitas kredit.

## IMPLEMENTATION OF CREDIT COMMITTEE ACTIVITIES

The Credit Committee in 2022 has made decisions on proposals for credit facilities by referring to the Limit of Authority to Decide on Credit (BWMK) that has been determined while still considering risk and prudential principles.

For credit facility applications with a ceiling category above Rp5 billion, credit decisions are made by considering reviews from the Directorate of Risk Management and Compliance. Credit decisions are given on facility applications for new credit, an extension of credit facilities, the addition of credit facilities, restructuring/relaxation of credit facilities, and other matters related to credit facilities.

## PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti anggota Komite Kredit sepanjang tahun 2022 adalah sebagai berikut:

## COMPETENCY DEVELOPMENT

Competency development programs attended by Credit Committee members throughout 2022 are as follows:

| Nama<br>Name            | Training                                                                                                                                                                                                                                                                                                                                                 | Pihak Penyelenggara<br>Organizer                                       | Tanggal<br>Date                          |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------|
| Andy Dharma             | Menghindari Dan Mengantisipasi Trend Kejahatan Siber Perbankan Di Era Digital Yang Semakin Marak (Refreshment Manajemen Risiko)<br>Avoiding and Anticipating the Trend of Banking Cybercrime in the Digital Era (Risk Management Refreshment)                                                                                                            | IBI - BCC                                                              | 27 Januari 2022<br>January 27, 2022      |
| Indrastomo<br>Nugroho   | Transformasi Digital Perbankan Penguatan Arah Bisnis Dan Penyelenggaraan Transformasi Digital Yang Ideal Serta Berbasis Manajemen Risiko (Refreshment Manajemen Risiko)<br>Digital Banking Transformation Strengthening Business Direction and Implementation of Ideal Digital Transformation and Based on Risk Management (Risk Management Refreshment) | Risiko Manajemen<br>Gagasan (RMG)<br>Risiko Manajemen<br>Gagasan (RMG) | 20 April 2022<br>April 20, 2022          |
| Sumber Rejeki<br>Sukiat | Pemahaman Analisa Kredit Industri Pertambangan dan Konstruksi<br>Understanding Credit Analysis for Mining and Construction Industry                                                                                                                                                                                                                      | Internal                                                               | 16-17 Maret 2022<br>March 16-17, 2022    |
|                         | Pembekalan dan Ujian Sertifikasi Credit Policy<br>Debriefing and Credit Policy Certification Exam                                                                                                                                                                                                                                                        | Internal                                                               | 2-3 Juni 2022<br>June 2-3, 2022          |
|                         | Leadership Skill                                                                                                                                                                                                                                                                                                                                         | Internal                                                               | 12-13 Agustus 2022<br>August 12-13, 2022 |





# Komite Asset dan Liabilities

## Assets and Liabilities Committee

Komite Asset and Liability (ALCO) dibentuk untuk mencapai tingkat profitabilitas Bank secara optimal, serta memastikan risiko likuiditas, risiko suku bunga, dan risiko valuta asing terkendali serta meminimalisasi *idle funds* melalui penetapan kebijakan dan strategi aset dan liabilitas (*asset and liabilities management*).

The Asset and Liability Committee (ALCO) was established to achieve an optimal level of profitability of the Bank, as well as to ensure that liquidity risk, interest rate risk, and foreign exchange risk are controlled and to minimize *idle funds* through the establishment of asset and liabilities management policies and strategies.

### 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.

### ALCO CODE OF CONDUCT

ALCO Guidelines and Work Rules are contained in ALCO (ALMA) Guidelines No. 00004.01.4 dated January 31, 2020.

### STRUKTUR DAN KEANGGOTAAN ALCO

Berikut struktur dan keanggotaan ALCO pada tahun 2022:

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/Assistant Deputy Director Treasury
  - Deputy Director:
    - Direktorat Business Banking
    - Direktorat Regional Head
    - Direktorat Asset Recovery
    - Direktorat Fincon
    - Direktorat Operation
    - Direktorat Risk & Management
    - Direktorat Compliance
  - Executive Officer Cabang Induk

### ALCO STRUCTURE AND MEMBERSHIP

The following is the structure and membership of ALCO in 2022:

1. Chairperson I concurrently member:  
President Director
2. Chairman II is concurrently a member:  
Vice President Director
3. Chairman III is concurrently a member:  
Director in charge of Treasury
4. Member:  
All members of the Board of Directors
5. ALCO Supporting Team:
  - Koordinator:  
Deputy Director/Assistant Deputy Director Treasury
  - Deputy Director:
    - Directorate Business Banking
    - Directorate Regional Head
    - Directorate Asset Recovery
    - Directorate Fincon
    - Directorate Operation
    - Directorate Risk & Management
    - Directorate Compliance
  - Executive Officer of the Main Branch



## 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;
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;

## DUTIES AND RESPONSIBILITIES OF ALCO

The following are the duties and responsibilities of ALCO:

1. Manage the portfolio on both sides of the balance sheet in the form of assets and liabilities to achieve optimal *net interest margin/spread* results with a level of risk that can be measured and controlled to an acceptable level for Bank Stakeholders;
2. Determine the direction of the Bank's business development policies and strategies, including the structure of interest rates on funding and lending, business expansion plans, etc.;
3. Reducing the possibility of a mismatch in the Bank's liquidity through decisions on expansion plans on the asset side and fundraising on the liability side;
4. Determining funding strategies, including setting interest rates for third-party funds and inter-office interest rates (*inter-office accounts*);
5. Making decisions on lending interest rates by considering the level of 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 specific risks affecting liquidity risk, interest rate risk, and foreign exchange risk;
7. Evaluating 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 interest rate risk management objectives and by the Bank's risk limits;
8. Determining the type and allocation of assets classified as high-quality liquid assets;
9. Determination of hedging strategy;
10. Reviewing deviations between realized results and budget projections and bank business plans (RBB);
11. To develop, review and modify liquidity management (ALMA) strategies in various currencies, regions, and business lines;
12. Conduct immediate evaluation and risk mitigation of the Bank's liquidity condition and risk profile in the event of changes that have a significant impact;
13. Evaluate liquidity risk control implemented through funding strategy, management of liquidity position, liquidity gap and daily liquidity risk, management of maturity profile and net cash flow projection, management of liquidity position and liquidity risk, management of high-quality liquid assets, and emergency funding plan;



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.

14. Make adjustments to risk management policies and strategies for liquidity risk as necessary based on the latest evaluation results;
15. Determining and evaluating key indicators that are early warning indicators for liquidity risk;
16. Submitting information to the Board of Directors on any developments in relevant provisions and regulations that affect ALMA's strategies and policies; and
17. Preparing the ALCO report to be submitted to the Board of Directors.

## PROFIL KOMITE ALCO

Profil ketua dan anggota Komite ALCO yang menjabat sebagai Direksi dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

## ALCO COMMITTEE PROFILE

The profile of the chairman and members of the ALCO Committee who serve as Directors can be seen in the Company Profile chapter in this Annual Report book.

## PERNYATAAN INDEPENDENSI KOMITE ALCO

Komite ALCO dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

## ALCO COMMITTEE INDEPENDENCE STATEMENT

The ALCO Committee in carrying out its duties is committed to maintaining independence although until now the independence statement is not yet available.

## RAPAT ALCO

## ALCO MEETING

| No. | Tanggal<br>Date                         | Pokok Pembahasan<br>Subject Matter                                                                                    |
|-----|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| 1   | 25 Januari 2022<br>January 25, 2022     | 1. Menerapkan strategi dan <i>pricing</i> suku bunga pendanaan, kredit dan rekening antar kantor;                     |
| 2   | 24 Februari 2022<br>February 24, 2022   | 2. Membahas <i>maturity profile</i> pendanaan dan pembiayaan;                                                         |
| 3   | 25 Maret 2022<br>March 25, 2022         | 3. Membahas tren likuiditas melalui pemantauan beberapa indikator rasio likuiditas;                                   |
| 4   | 26 April 2022<br>April 26, 2022         | 4. Membahas konsentrasi pendanaan dan pembiayaan;                                                                     |
| 5   | 24 Mei 2022<br>May 24, 2022             | 5. Membahas <i>Pipeline</i> Kredit dan Obligasi Korporasi;                                                            |
| 6   | 24 Juni 2022<br>June 24, 2022           | 6. Membahas tindak lanjut pembiayaan yang masuk kategori relaksasi;                                                   |
| 7   | 28 Juli 2022<br>July 28, 2022           | 7. Membahas perkembangan <i>Loan at Risk</i> (LAR) Bank;                                                              |
| 8   | 25 Agustus 2022<br>August 25, 2022      | 8. Membahas Geopolitik <i>tension</i> antara Rusia dan Ukraina beserta dampaknya terhadap ekonomi global; dan         |
| 9   | 27 September 2022<br>September 27, 2022 | 9. Membahas kebijakan bank sentral secara global terkait penanganan inflasi dan dampaknya terhadap ekonomi Indonesia. |
| 10  | 27 Oktober 2022<br>October 27, 2022     | 1. Implemented strategies and pricing of interest rates for funding, loans and inter-office accounts;                 |
| 11  | 24 November 2022<br>November 24, 2022   | 2. Discussed maturity profile of funding and financing;                                                               |
| 12  | 22 Desember 2022<br>December 22, 2022   | 3. Discussed liquidity trends through monitoring several liquidity ratio indicators;                                  |
|     |                                         | 4. Discussed the concentration of funding and financing;                                                              |
|     |                                         | 5. Discussed Credit Pipeline and Corporate Bonds;                                                                     |
|     |                                         | 6. Discussed the follow-up of financing that falls into the relaxation category;                                      |
|     |                                         | 7. Discussed the development of the Bank's Loan at Risk (LAR);                                                        |
|     |                                         | 8. Discussed Geopolitical tension between Russia and Ukraine and its impact on the global economy; and                |
|     |                                         | 9. Discussed global central bank policies related to handling inflation and its impact on the Indonesian economy.     |



## PELAKSANAAN KEGIATAN KOMITE ALCO

Pelaksanaan tugas dan wewenang Komite ALCO pada tahun 2022 meliputi penentuan strategi dan *pricing* suku bunga pendanaan, kredit dan rekening antar kantor, mengkaji *maturity profile* pendanaan dan pembiayaan beserta membahas tren likuiditas perbankan selama 2022. Disisi lain Komite ALCO juga membahas dan mengkaji dampak dari konflik Geopolitik terhadap ekonomi nasional dan global beserta dampaknya terhadap kinerja perbankan.

## IMPLEMENTATION OF ALCO COMMITTEE ACTIVITIES

*The implementation of the duties and authorities of the ALCO Committee in 2022 includes determining the strategy and pricing of funding interest rates, loans and inter-office accounts, reviewing the maturity profile of funding and financing and discussing banking liquidity trends during 2022. On the other hand, the ALCO Committee also discussed and reviewed the impact of Geopolitical conflicts on the national and global economy and its impact on banking performance.*

## PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti anggota Komite ALCO sepanjang tahun 2022 adalah sebagai berikut:

## COMPETENCY DEVELOPMENT

*Competency development programs attended by ALCO Committee members throughout 2022 are as follows:*

| Nama<br>Name             | Training                                                                                                                                                                                                                                                        | Pihak Penyelenggara<br>Organizer | Tanggal<br>Date                                    |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------------------------------------------------|
| Andy Dharma              | Menghindari Dan Mengantisipasi Trend Kejahatan Siber Perbankan Di Era Digital Yang Semakin Marak<br>( <i>Refreshment</i> Manajemen Risiko)<br><i>Avoiding and Anticipating the Trend of Banking Cybercrime in the Digital Era (Risk Management Refreshment)</i> | IBI - BCC                        | 27 Januari 2022<br><i>January 27, 2022</i>         |
| Andi Ariesza Rhiandini M | Pembekalan <i>Treasury Dealer Level Advanced</i><br><i>Advanced Level Treasury Dealer Debriefing</i>                                                                                                                                                            | ACI FMA Indonesia                | 26 Februari 2022<br><i>February 26, 2022</i>       |
|                          | Sosialisasi APU PPT<br><i>AML CFT Socialization</i>                                                                                                                                                                                                             | Internal                         | 9 Juni 2022<br><i>June 9, 2022</i>                 |
|                          | <i>Leadership Skill</i>                                                                                                                                                                                                                                         | Internal                         | 22-23 Juli 2022<br><i>July 22-23, 2022</i>         |
|                          | Pembekalan dan Ujian Sertifikasi Manajemen Risiko Level 4<br><i>Debriefing and Level 4 Risk Management Certification Exam</i>                                                                                                                                   | Internal                         | 28-29 November 2022<br><i>November 28-29, 2022</i> |



# Komite Manajemen Risiko

## Risk Management Committee

Komite Manajemen Risiko yang dibentuk untuk memastikan kerangka kerja manajemen risiko telah memberikan perlindungan yang memadai terhadap seluruh risiko Bank. Selain itu, Komite Manajemen Risiko juga menyusun kebijakan, strategi dan pedoman penerapan manajemen risiko, serta menyempurnakan penerapan manajemen risiko.

*The Risk Management Committee is established to ensure that the risk management framework provides adequate protection against all risks of the Bank. In addition, the Risk Management Committee also develops policies, strategies and guidelines for the implementation of risk management, and improves the implementation of risk management.*

### 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.

### BASIS FOR THE ESTABLISHMENT OF THE RISK MANAGEMENT COMMITTEE

*Bank Artha Graha Internasional Risk Management Committee was established based on the Financial Services Authority Regulation No. 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks.*

### 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 wewangnya.

### RISK MANAGEMENT COMMITTEE CHARTER

*The Risk Management Committee is guided by the Financial Services Authority Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks in carrying out its duties and authorities.*

### STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO

### STRUCTURE AND MEMBERSHIP OF RISK MANAGEMENT COMMITTEE

Keanggotaan Komite Manajemen Risiko Bank Artha Graha Internasional pada tahun 2022 adalah sebagai berikut:

*The membership of the Risk Management Committee of Bank Artha Graha Internasional in 2022 is as follows:*

| Jabatan<br>Position                                                                | Jumlah Personil<br>Total Member | Keahlian<br>Expertise                                                  | Sertifikasi Profesi<br>Profession Certification                               |
|------------------------------------------------------------------------------------|---------------------------------|------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| Ketua<br>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>Level 5 Risk Management Certification |
| Anggota<br>Member                                                                  |                                 |                                                                        |                                                                               |
| Seluruh Direksi<br>All Board of Directors                                          | 5                               | Ahli di bidang perbankan dan keuangan<br>Expert in banking and finance | Sertifikasi Manajemen Risiko Level 5<br>Level 5 Risk Management Certification |



| Jabatan<br>Position                                   | Jumlah Personil<br>Total Member | Keahlian<br>Expertise                                                     | Sertifikasi Profesi<br>Profession Certification                                           |
|-------------------------------------------------------|---------------------------------|---------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| Chief Financial Officer                               | 1                               | Ahli di bidang Akuntansi<br>Expert in Accounting                          | Sertifikasi Manajemen Risiko<br>Level 5<br>Level 5 Risk Management<br>Certification       |
| Seluruh Associate Director<br>All Associate Directors | 2                               | Ahli di bidang perbankan dan<br>keuangan<br>Expert in banking and finance | Sertifikasi Manajemen Risiko sesuai<br>Level<br>Risk Management Certification<br>by Level |
| Seluruh Deputy Director<br>All Deputy Directors       | 14                              | Ahli di bidang perbankan dan<br>keuangan<br>Expert in banking and finance | Sertifikasi Manajemen Risiko sesuai<br>Level<br>Risk Management Certification<br>by Level |
| Head of Internal Audit                                | 1                               | Ahli di bidang perbankan dan<br>keuangan<br>Expert in banking and finance | Sertifikasi Manajemen Risiko<br>Level 5<br>Level 5 Risk Management<br>Certification       |

## 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.

## RISK MANAGEMENT COMMITTEE PROFILE

The profile of the chairman and members of the Risk Management Committee who serve as Directors can be seen in the Company Profile chapter in this Annual Report book.

## PERNYATAAN INDEPENDENSI KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

## INDEPENDENCE STATEMENT OF RISK MANAGEMENT COMMITTEE

The Risk Management Committee in carrying out its duties is committed to maintaining independence although until now the independence statement is not yet available.

## TUGAS DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

Tugas dan tanggung jawab Komite Manajemen Risiko adalah:

- 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;
- 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; dan

## DUTIES AND RESPONSIBILITIES OF THE RISK MANAGEMENT COMMITTEE

Duties and Responsibilities of the Risk Management Committee:

- 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 the occurrence of abnormal conditions;
- Improve the risk management process periodically or incidentally as a result of changes in the Bank's external and internal conditions that affect the adequacy of capital, the Bank's risk profile, and the ineffective implementation of risk management based on the evaluation results; and





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.

3. Establish policies and business decisions that deviate from normal procedures, such as significant business expansion compared to the bank's previously established business plan or taking risk positions/exposures that exceed predetermined limits.

#### RAPAT KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko melaksanakan rapat sebanyak 6 (enam) kali di sepanjang tahun 2022 dengan agenda sebagai berikut:

1. Penyampaian penilaian Profil Risiko Bank posisi 30 Desember 2021;
2. Pembahasan posisi Modal Inti Minimum per tanggal 28 Februari 2022 dan Asumsi di bulan Maret 2022;
3. Pembahasan posisi Modal Inti Minimum per tanggal 31 Maret 2022 dan Asumsi di bulan April 2022;
4. Pembahasan posisi Modal Inti Minimum per tanggal 30 April 2022 dan Asumsi di bulan Mei 2022;
5. Assessment terhadap Profil Risiko Bank posisi 30 September 2022; dan
6. Pembahasan RAKB 2023.

#### RISK MANAGEMENT COMMITTEE MEETING

The Risk Management Committee held 6 (six) meetings throughout 2022 with the following agendas:

1. Submission of the Bank's Risk Profile assessment as of December 30, 2021;
2. Discussion of Minimum Tier 1 Capital position as of February 28, 2022 and Assumptions in March 2022;
3. Discussion of Minimum Tier 1 Capital position as of March 31, 2022 and Assumptions in April 2022;
4. Discussion on Minimum Tier 1 Capital position as of April 30, 2022 and Assumptions in May 2022;
5. Assessment of the Bank's Risk Profile as of September 30, 2022; and
6. Discussion of RAKB 2023.

#### PELAKSANAAN KEGIATAN KOMITE MANAJEMEN RISIKO

#### IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE ACTIVITIES

| Program Kerja<br>Work Program                                                                                                                                                                                                                                                                                                | Realisasi 2022<br>Realization 2022                                                                                                                                                                                                                                                                                                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Memberikan rekomendasi berupa saran dan masukan kepada Direktur Utama terhadap kebijakan dan prosedur, tingkat risiko yang diambil dan toleransi risiko.<br><i>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.</i> | 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><i>Adjusting the Bank's risk limits for risk appetite and risk tolerance by considering the level of risk to be taken and the Bank's overall strategy.</i>                               |
| Memberikan rekomendasi berupa saran dan masukan kepada Direktur Utama terhadap upaya perbaikan kualitas aset Bank.<br><i>Provide recommendations in the form of advice and input to the President Director on efforts to improve the quality of the Bank's assets.</i>                                                       | 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><i>Improving the implementation of risk management in each working unit to mitigate risks that will arise with the aim of improving the adequacy of capital and risk profile of the bank.</i> |



## PENGEMBANGAN KOMPETENSI

## COMPETENCY DEVELOPMENT

Program pengembangan kompetensi yang diikuti anggota Komite Manajemen Risiko sepanjang tahun 2022 adalah sebagai berikut:

Competency development programs attended by members of the Risk Management Committee throughout 2022 are as follows:

| Nama<br>Name                     | Training                                                                                                                                                                                                                                                                                           | Pihak Penyelenggara<br>Organizer   | Tanggal<br>Date                               |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|-----------------------------------------------|
| Anas Latief                      | Business Continuity Management (BCM): Business Impact Analysis (BIA), Risk Assessment (RA), Threat Assessment (TA), Business Continuity (BC) Plan and Strategy, Business Recovery Center (BRC), Disaster Recovery Center (DRC), and Crisis Command Center (termasuk Kertas Kerja Implementasi)     | KeyPro Learning Management         | 17-18 Oktober 2022<br>October 17-18, 2022     |
|                                  | Business Continuity Management (BCM): Business Impact Analysis (BIA), Risk Assessment (RA), Threat Assessment (TA), Business Continuity (BC) Plan and Strategy, Business Recovery Center (BRC), Disaster Recovery Center (DRC), and Crisis Command Center (including Implementation Working Paper) |                                    |                                               |
|                                  | Pembekalan dan Ujian Sertifikasi Manajemen Risiko Level V<br>Debriefing and Level V Risk Management Certification Exam                                                                                                                                                                             | Internal                           | 7-9 April 2022<br>April 7-9, 2022             |
| Ponttie Prasnanugraha<br>Perkasa | Pelatihan IT: Big Data Fundamentals (Batch 2)<br>IT Training: Big Data Fundamentals (Batch 2)                                                                                                                                                                                                      | PT Rekhata (Triana)                | 11-13 Juli 2022<br>July 11-13, 2022           |
|                                  | Liquidity & Market Risk Management: Strategi Pengelolaan Likuiditas & Pasar (LCR, NSFR & IRRBB) serta Analisa Perilaku Nasabah<br>Liquidity & Market Risk Management: Liquidity & Market Risk Management Strategies (LCR, NSFR & IRRBB) and Customer Behavior Analysis                             | KeyPro Learning Management         | 28-29 September 2022<br>September 28-29, 2022 |
|                                  | Business Continuity Management (BCM): Business Impact Analysis (BIA), Risk Assessment (RA), Threat Assessment (TA), Business Continuity (BC) Plan and Strategy, Business Recovery Center (BRC), Disaster Recovery Center (DRC), and Crisis Command Center (termasuk Kertas Kerja Implementasi)     | KeyPro Learning Management         | 17-18 Oktober 2022<br>October 17-18, 2022     |
|                                  | Business Continuity Management (BCM): Business Impact Analysis (BIA), Risk Assessment (RA), Threat Assessment (TA), Business Continuity (BC) Plan and Strategy, Business Recovery Center (BRC), Disaster Recovery Center (DRC), and Crisis Command Center (including Implementation Working Paper) |                                    |                                               |
|                                  | Liquidity Risk, Internal Stress Test dan Regulatory Stress Test (BASEL II - LCR dan NSFR) serta memahami Kebutuhan ILAAP (Internal Liquidity Adequacy Assessment Process - OJK CP)                                                                                                                 | Banking Finance Development Center | 25-26 Oktober 2022<br>October 25-26, 2022     |
|                                  | Liquidity Risk, Internal Stress Test dan Regulatory Stress Test (BASEL II - LCR dan NSFR) serta memahami Kebutuhan ILAAP (Internal Liquidity Adequacy Assessment Process - OJK CP)                                                                                                                 |                                    |                                               |
|                                  | KPMM - ATMR: How To Comply With OJK Roadmap Report                                                                                                                                                                                                                                                 | Learning Media Indonesia (LMI)     | 17-18 November 2022<br>November 17-18, 2022   |



# Komite Pengarah Teknologi Informasi

## Information Technology Steering Committee

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.

*The Information Technology Steering Committee was established to assist the Board of Commissioners and the 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.*

### DASAR PEMBENTUKAN KOMITE PENGARAH TEKNOLOGI INFORMASI

Komite Pengarah Teknologi Informasi dibentuk berdasarkan pada Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum, Peraturan Otoritas Jasa Keuangan 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 dan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.

### BASIS FOR THE ESTABLISHMENT OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

*The Information Technology Steering Committee was formed based on the Financial Services Authority Circular Letter No. 21/SEOJK.03/2017 concerning Implementation of Risk Management in the Use of Information Technology by Commercial Banks, Financial Services Authority Regulation No. 13/POJK.03/2020 concerning Amendments to Financial Services Authority Regulation No. 38/POJK.03/2016 concerning Implementation of Risk Management in Use of Information Technology by Commercial Banks and No. 11/POJK.03/2022 concerning Implementation of Information Technology by Commercial Banks.*

### STRUKTUR DAN KEANGGOTAAN KOMITE PENGARAH TEKNOLOGI INFORMASI

Komite Pengarah Teknologi Informasi terdiri dari:

1. Direksi
2. Seluruh direktorat yang berada di bawah Direktur:
  - a. *Business & Treasury*
  - b. *Asset Recovery*
  - c. *Digital & Network*
  - d. *Fincon*
  - e. *Legal Bureau*
  - f. *Operation*
  - g. *HC & GA*
  - h. *Internal Audit*
  - i. *Risk Management & Compliance*

### STRUCTURE AND MEMBERSHIP OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

*The Information Technology Steering Committee consists of:*

1. *Board of Directors*
2. *All directorates under the Director:*
  - a. *Business & Treasury*
  - b. *Asset Recovery*
  - c. *Digital & Network*
  - d. *Fincon*
  - e. *Legal Bureau*
  - f. *Operation*
  - g. *HC & GA*
  - h. *Internal Audit*
  - i. *Risk Management & Compliance*



## 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; dan
9. Menetapkan skala prioritas proyek teknologi informasi yang bersifat kritis.

## PROFIL KOMITE TEKNOLOGI INFORMASI

Profil ketua dan anggota Komite Teknologi Informasi yang menjabat sebagai Direksi dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

## PERNYATAAN INDEPENDENSI KOMITE TEKNOLOGI INFORMASI

Komite Teknologi Informasi dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

## DUTIES AND RESPONSIBILITIES OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

The Information Technology Steering Committee has the following duties and responsibilities:

1. Prepare information technology strategic plan in accordance with the Bank's business activities strategic plan;
2. Formulate key information technology policies and procedures such as information technology security policies and information technology risk management;
3. Checking the conformity of approved information technology projects with the information technology strategic plan;
4. Checking the conformity of the implementation of information technology projects with the project plan (project charter) agreed in the Service Level Agreement;
5. Examine the suitability of information technology with the needs of management information systems that support the management of the Bank's business activities;
6. Overseeing 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 risk of organizing and using information technology, and efforts to improve it;
8. Seeking to resolve various problems related to information technology that cannot be resolved by the user work unit and the organizer work unit; and
9. Determining the priority scale of critical information technology projects.

## INFORMATION TECHNOLOGY COMMITTEE PROFILE

The profile of the chairman and members of the Information Technology Committee who serve as Directors can be seen in the Company Profile chapter in this Annual Report book.

## STATEMENT OF INDEPENDENCE OF INFORMATION TECHNOLOGY COMMITTEE

The Information Technology Committee in carrying out its duties is committed to maintaining independence although until now the independence statement is not yet available.



## MEKANISME PENGANGKATAN DAN PEMBERHENTIAN KOMITE PENGARAH TEKNOLOGI INFORMASI

Pengangkatan dan perubahan Komite Pengarah Teknologi Informasi 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 4 (empat) kali selama tahun 2022 guna memantau kinerja teknologi informasi. Agenda pelaksanaan rapat komite pengarah teknologi informasi dapat dilihat pada tabel berikut:

## APPOINTMENT AND DISMISSAL MECHANISM OF INFORMATION TECHNOLOGY STEERING COMMITTEE

Appointments and changes to the Information Technology Steering Committee are in accordance with the prevailing organizational structure of Bank Artha Graha Internasional and ratified by the Board of Directors.

## INFORMATION TECHNOLOGY STEERING COMMITTEE MEETING

Members of the information technology steering committee have held 4 (four) meetings during 2022 to monitor information technology performance. The agenda for the implementation of the information technology steering committee meeting can be seen in the following table:

| Tanggal<br>Date                    | Agenda                                                                                                                                                                                                                                                                                                                                                  |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 16 April 2022<br>April 16, 2022    | <ol style="list-style-type: none"> <li>1. IT Project &amp; Portfolio Update</li> <li>2. IT Operations Performance (Network Monitor &amp; Review, Server Status, Key Strategic Planning, Cyber Security)</li> <li>3. Special Project Update (Agenda Temenos, T24 Infrastructure DC-DRC 1:1, Reengineer BAGI WAN Network, Tools Rekonsiliasi)</li> </ol>  |
| 19 Mei 2022<br>May 19, 2022        | <ol style="list-style-type: none"> <li>1. IT Project &amp; Portfolio Update</li> <li>2. IT Operations Performance (Network Monitor &amp; Review, Server Status, Key Strategic Planning, Cyber Security)</li> <li>3. Special Project Update (Temenos Agenda, T24 Infrastructure DC-DRC 1:1, Reengineer FOR WAN Network, Reconciliation Tools)</li> </ol> |
| 28 Juli 2022<br>July 28, 2022      | <ol style="list-style-type: none"> <li>1. Infra Tiger Project</li> <li>2. T24 Infra DRC 1:1</li> <li>3. Update Cognos</li> </ol>                                                                                                                                                                                                                        |
| 30 Agustus 2022<br>August 30, 2022 | <ol style="list-style-type: none"> <li>1. IT Architecture Plan</li> <li>2. Temenos</li> <li>3. Big Data</li> <li>4. Insight Center</li> <li>5. Digital Infrastructure</li> </ol>                                                                                                                                                                        |
|                                    | <ol style="list-style-type: none"> <li>1. IT Architecture Plan</li> <li>2. Temenos</li> <li>3. Big Data</li> <li>4. Insight Center</li> <li>5. Digital Infrastructure</li> </ol>                                                                                                                                                                        |
|                                    | <ol style="list-style-type: none"> <li>1. Otomasi Pelaporan dengan Single Source of Data</li> <li>2. Update CoinFest Asia terkait Blockchain dan Crypto</li> <li>3. System Monitoring</li> <li>4. BigData</li> <li>5. Credit Scoring</li> <li>6. DC:DRC 1-1 T24</li> </ol>                                                                              |
|                                    | <ol style="list-style-type: none"> <li>1. Reporting Automation with Single Source of Data</li> <li>2. Reporting Automation with Single Source of Data</li> <li>3. Monitoring System</li> <li>4. BigData</li> <li>5. Credit Scoring</li> <li>6. DC:DRC 1-1 T24</li> </ol>                                                                                |



## PELAKSANAAN KEGIATAN KOMITE

Dalam melaksanakan tugas kepengurusannya, anggota komite melakukan pemantauan kinerja TI dan upaya peningkatannya, mengevaluasi dan memonitor penerapan TI sesuai dengan kebutuhan usaha, mengevaluasi dan memonitor pelaksanaan proyek, serta melakukan pemantauan atas penggunaan anggaran TI, serta mendukung dan mengawasi realisasi program kerja yang telah disepakati sesuai rencana strategis kegiatan usaha Bank, antara lain:

## IMPLEMENTATION OF COMMITTEE ACTIVITIES

*In carrying out their management duties, committee members monitor IT performance and improvement efforts, evaluate and monitor IT implementation in accordance with business needs, evaluate and monitor project implementation, and monitor the use of the IT budget, as well as support and oversee the realization of work programs that have been agreed upon in accordance with the Bank's business activity strategic plan, including the following:*

| Program Kerja<br>Work Program                                                                                                            | Realisasi<br>Realization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pengembangan Fitur API Management, Mobile Apps dan Internet Banking API Management, Mobile Apps and Internet Banking Feature Development | <ul style="list-style-type: none"> <li>• <i>Upgrading layanan agi digital apps dengan penyesuaian user experience serta fitur baru yang mengedepankan kemudahan bagi nasabah untuk memperoleh transaksi finansial dan non finansial</i></li> <li>• <i>Penambahan biller baru pada layanan digital apps dalam peningkatan fee based melalui transaksi yang dilakukan oleh nasabah</i></li> <li>• <i>Implementasi upgrading system pada fasilitas corporate internet banking untuk mempermudah nasabah perusahaan dalam memperoleh layanan keuangan 24 jam</i></li> <li>• <i>Penambahan layanan API baru seperti JFX Bursa Berjangka, e-Money, API Transfer Outgoing BI Fast &amp; Limit Transaksi, API Top Up AGI Cash Debet CASA</i></li> <li>• <i>Mobile Banking Push Notification</i></li> <li>• <i>PLUANG merchant on boarding</i></li> <li>• <i>WEB Dashboard QRIS</i></li> <li>• <i>Upgrading agi digital apps services with userexperience adjustments and new features that prioritize convenience for customers to obtain financial and non-financial transaction</i></li> <li>• <i>Addition of new billers in digital apps services to increase fee-based through transactions made by customers</i></li> <li>• <i>Implementation of system upgrading on corporate internet banking facilities to facilitate corporate customers in obtaining 24-hour financial services</i></li> <li>• <i>Addition of new API services such as JFX Futures Exchange, e-Money, API Outgoing Transfer BI Fast &amp; Transaction Limit, API Top Up AGI Cash Debet CASA</i></li> <li>• <i>Mobile Banking Push Notification</i></li> <li>• <i>PLUANG merchant on boarding</i></li> <li>• <i>QRIS WEB Dashboard</i></li> </ul> |
| Pengembangan fitur guna mendukung operasional dan pelaporan Bank Feature development to support the Bank's operations and reporting      | <ul style="list-style-type: none"> <li>• <i>Mengikuti pengaturan dari regulasi, Bank telah melakukan instalasi aplikasi BI Fast di operasional (Teller)</i></li> <li>• <i>Peningkatan fitur pada Digital Experience, guna membantu cabang meningkatkan layanan pada nasabah</i></li> <li>• <i>Implementasi Sismontavar BI, guna mendukung regulasi dalam melakukan monitoring transaksi valuta asing terhadap rupiah</i></li> <li>• <i>Pembuatan otomasi laporan dan konsolidasi pada aplikasi SILEO,</i></li> <li>• <i>Penambahan beberapa laporan pada aplikasi Rekonsiliasi,</i></li> <li>• <i>Laporan Enquiries Data Political Exposed Person (PEP)</i></li> <li>• <i>Following the regulation, the Bank has installed BI Fast application in operations (Teller)</i></li> <li>• <i>Enhancement of features in Digital Experience, to help branches improve customer service</i></li> <li>• <i>Implementation of BI Sismontavar, to support regulations in monitoring foreign exchange transactions against the rupiah</i></li> <li>• <i>Report automation and consolidation in SILEO application</i></li> <li>• <i>Addition of several reports in the Reconciliation application</i></li> <li>• <i>Political Exposed Person PEP Data Enquiries Report</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Penguatan infrastruktur dan peningkatan sistem keamanan di internal Strengthening infrastructure and improving internal security systems | <ul style="list-style-type: none"> <li>• <i>Penetration Testing terhadap beberapa aplikasi dengan kategori high risk</i></li> <li>• <i>Melanjutkan penerapan active directory di seluruh area cabang, bersamaan dengan pelaksanaan upgrading operating system komputer client</i></li> <li>• <i>Penerapan sosialisasi terkait penerapan pengamanan sistem melalui email blast atau kelas terbatas pada karyawan bank</i></li> <li>• <i>Penetration Testing of several applications with high risk category</i></li> <li>• <i>Continuing the implementation of active directory in all branch areas, along with upgrading the operating system of client computers</i></li> <li>• <i>Implementation of socialization related to the implementation of system security through email blasts or limited classes for bank employees</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |





## PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti anggota Komite Teknologi Informasi sepanjang tahun 2022 adalah sebagai berikut:

## COMPETENCY DEVELOPMENT

Competency development programs attended by members of the Information Technology Committee throughout 2022 are as follows:

| Nama<br>Name       | Training                                                                                                                                                                                                                                                                                                                                                                                           | Pihak Penyelenggara<br>Organizing Party                                 | Tanggal<br>Date                                    |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|----------------------------------------------------|
| Indrastomo Nugroho | Transformasi Digital Perbankan<br>Penguatan Arah Bisnis Dan<br>Penyelenggaraan Transformasi<br>Digital Yang Ideal Serta Berbasis<br>Manajemen Risiko (Refreshment<br>Manajemen Risiko)<br><i>Banking Digital Transformation<br/>Strengthening Business Direction<br/>and Implementation of Ideal Digital<br/>Transformation and Based on Risk<br/>Management (Risk Management<br/>Refreshment)</i> | Risiko Manajemen Gagasan (RMG)<br><i>Risiko Manajemen Gagasan (RMG)</i> | 20 April 2022<br><i>April 20, 2022</i>             |
| Imranul Hadi       | <i>Leadership Skill</i>                                                                                                                                                                                                                                                                                                                                                                            | Internal                                                                | 12-13 Agustus 2022<br><i>August 12-13, 2022</i>    |
|                    | <i>Refreshment Manajemen Risiko<br/>Risk Management Refreshment</i>                                                                                                                                                                                                                                                                                                                                | Risiko Manajemen Gagasan (RMG)<br><i>Risiko Manajemen Gagasan (RMG)</i> | 3 Desember 2022<br><i>December 3, 2022</i>         |
| Ghifari Daulagiri  | <i>Leadership Skill</i>                                                                                                                                                                                                                                                                                                                                                                            | Internal                                                                | 12-13 Agustus 2022<br><i>August 12-13, 2022</i>    |
|                    | Pembekalan dan Ujian Sertifikasi<br>Manajemen Risiko Level 4<br><i>Debriefing and Level 4 Risk<br/>Management Certification Exam</i>                                                                                                                                                                                                                                                               | Internal                                                                | 28-29 November 2022<br><i>November 28-29, 2022</i> |



# Komite Human Capital

## Human Capital Committee

### PENJELASAN TENTANG KOMITE HUMAN CAPITAL

Dalam upaya meningkatkan efektifitas proses pengambilan keputusan terkait *Human Capital*, diperlukan kajian materi yang komprehensif melalui pembahasan dalam rapat komite *Human Capital*. Dengan demikian, Manajemen dapat mengambil keputusan yang tepat demi tercapainya pengelolaan *Human Capital* yang berkualitas, konsisten, berkesinambungan sesuai dengan visi, misi dan nilai-nilai perusahaan. *Human Capital* menjadi perhatian dan prioritas utama Bank mengingat *Human Capital* adalah aset yang penting bagi bank.

### FUNGSI KOMITE HUMAN CAPITAL

Mengacu pada penjelasan di atas, maka Direksi membentuk Komite *Human Capital* yang berfungsi untuk membantu Direksi dalam memberi saran, pertimbangan dan rekomendasi sebagai komitmen manajemen dalam pengelolaan *Human Capital* yang dapat menjadi acuan dalam pengambilan keputusan terkait pengelolaan *Human Capital*. Fungsi Komite *Human Capital* juga diperlukan dalam upaya mengakselerasi implementasi kebijakan-kebijakan *Human Capital* agar berdampak positif bagi karyawan dan Bank.

### DASAR HUKUM KOMITE HUMAN CAPITAL

Usulan Pembentukan Komite *Human Capital* telah disampaikan dalam Rapat Umum Pemegang Saham (RUPS) PT Bank Artha Graha Internasional Tbk pada tanggal 25 Juli 2022. Usulan ini direalisasikan pada bulan September 2022 dengan dibentuknya Komite *Human Capital* yang melakukan rapat perdana pada tanggal 25 Oktober 2022.

### TUGAS DAN TANGGUNG JAWAB HUMAN CAPITAL

1. Memberi arahan strategik dan memutuskan kebijakan umum dalam hal pengelolaan *Human Capital* termasuk perubahannya (jika diperlukan) yang meliputi bidang-bidang sebagai berikut:
  - a. Strategi dan Kebijakan Umum tentang *Human Capital*;

### DESCRIPTION OF THE HUMAN CAPITAL COMMITTEE

To improve the effectiveness of the decision-making process related to *Human Capital*, a comprehensive materials review is required through discussion in the *Human Capital* committee's meeting. Thus, the Management can make the appropriate decision to achieve *Human Capital* management that is high quality, consistent, and sustainable to the vision, mission, and corporate values. *Human Capital* has become the main concern and priority for the Bank, considering it is the Bank's essential asset.

### THE FUNCTION OF THE HUMAN CAPITAL COMMITTEE

Referring to the description above, the Board of Directors formed *Human Capital* Committee to help it give suggestions, consideration, and recommendations as the management commitment to managing *Human Capital*, which can be a reference in decision-making related to *Human Capital* management. The *Human Capital* Committee is also needed to accelerate the implementation of *Human Capital* policies so it will have positive impacts on employees and the Bank.

### THE LEGAL BASIS OF THE HUMAN CAPITAL COMMITTEE

The proposal to form a *Human Capital* Committee was submitted in the General Meeting of Shareholders (GMS) of PT Bank Artha Graha Internasional Tbk held on July 25, 2022. This proposal was realized in September 2022 by the formation of the *Human Capital* Committee, which had its initial meeting on October 25, 2022.

### DUTIES AND RESPONSIBILITIES OF THE HUMAN CAPITAL COMMITTEE

1. Provide strategic direction and resolve the general policy on *Human Capital* Management, including amendments (if necessary), covering the following areas:
  - a. General Strategy and Policy on *Human Capital*;



- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>b. Kompensasi dan keuntungan (<i>benefit</i>) karyawan - termasuk gaji, bonus, program retensi, dll;</li> <li>c. Manajemen penilaian kinerja - termasuk promosi/ demosi jabatan;</li> <li>d. Manajemen Talenta/Kader - termasuk identifikasi kader, program pengembangan kader;</li> <li>e. Perencanaan Suksesi (<i>Succession Planning</i>);</li> <li>f. Struktur Organisasi;</li> <li>g. Jenjang Kepangkatan;</li> <li>h. Pelatihan dan Pengembangan karyawan;</li> <li>i. Budaya dan nilai-nilai perusahaan serta keterikatan karyawan;</li> <li>j. Pengembangan hubungan karyawan dan industri termasuk upaya antisipatif dan tindak lanjut penyelesaian kasus pelanggaran dan kejahatan Bank, <i>fraud</i>, masalah integritas, dll dalam upaya peningkatan kepatuhan karyawan dan pencegahan permasalahan karyawan;</li> <li>k. Perencanaan tenaga kerja dan mitigasi perubahan;</li> <li>l. Kesehatan dan keselamatan organisasi;</li> <li>m. Penyelarasan kebijakan dan sinergi <i>Human Capital</i> Bank dengan anak perusahaan/<i>group</i>; dan</li> <li>n. Dan lain-lain sesuai kebutuhan bank.</li> </ul> | <ul style="list-style-type: none"> <li>b. <i>Compensation and Benefits for Employees - including salary, bonus, retention program, etc;</i></li> <li>c. <i>Performance Assessment Management - including promotion/demotion;</i></li> <li>d. <i>Talents/Cadres Management - including cadre identification and cadre development program;</i></li> <li>e. <i>Succession Planning;</i></li> <li>f. <i>Organizational Structure;</i></li> <li>g. <i>Rank Level;</i></li> <li>h. <i>Employee Training and Development;</i></li> <li>i. <i>Corporate culture and value and employees' attachment;</i></li> <li>j. <i>Employee and industry connection development, including anticipatory and follow-up efforts to resolve cases of violations and crimes of the Bank, fraud, integrity issues, etc., to improve employee compliance and prevent employee problems;</i></li> <li>k. <i>Human resources planning and change mitigation;</i></li> <li>l. <i>Organizational health and safety;</i></li> <li>m. <i>Policy adjustment and synergizing the Bank's Human Capital with subsidiaries/groups; and</i></li> <li>n. <i>And others according to the Bank's needs.</i></li> </ul> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
- 
- |                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>2. Melaksanakan tugas-tugas dan tanggung jawab lain yang mungkin diberikan Direksi kepada Komite <i>Human Capital</i> sesuai kebutuhan dari waktu ke waktu.</li> <li>3. Bertanggung jawab kepada Direksi dan secara rutin melaporkan kegiatan serta hasil rapat kepada Direksi.</li> </ul> | <ul style="list-style-type: none"> <li>2. <i>Perform other duties and responsibilities that may be assigned by the Board of Directors to the Human Capital Committee as may be required occasionally.</i></li> <li>3. <i>Be responsible to the Board of Directors and regularly report its activities and meeting results to the Board of Directors.</i></li> </ul> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

#### PEDOMAN KEBIJAKAN DAN MEKANISME PELAKSANAAN RAPAT KOMITE

#### GUIDELINES ON THE POLICY AND MECHANISM OF THE IMPLEMENTATION OF COMMITTEE MEETINGS

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>1. Penyelenggaraan rapat Komite <i>Human Capital</i> diadakan minimum 1 (satu) kali dalam 1 bulan atau sesuai kebutuhan;</li> <li>2. Undangan rapat harus disampaikan kepada seluruh anggota Komite selambatnya 3 (tiga) hari sebelum pelaksanaan rapat;</li> <li>3. Agenda dan materi rapat Komite <i>Human Capital</i> dibagikan kepada seluruh peserta rapat selambatnya 2 (dua) hari sebelum pelaksanaan rapat;</li> <li>4. Rapat dapat terlaksana dan dinyatakan kuorum apabila dihadiri lebih dari 50% anggota Komite;</li> <li>5. Keputusan yang diambil berdasarkan musyawarah untuk mufakat. Apabila keputusan dengan cara mufakat tidak tercapai, maka keputusan akan diambil dengan cara penentuan suara terbanyak (<i>voting</i>);</li> </ul> | <ul style="list-style-type: none"> <li>1. <i>The Human Capital Meeting is held at least 1 (once) in one month or as required;</i></li> <li>2. <i>The meeting invitation shall be delivered to all Committee members at least 3 (three) days before the meeting;</i></li> <li>3. <i>The agenda and materials for the Human Capital Committee Meeting shall be distributed to all participants at least 2 (two) days before the meeting;</i></li> <li>4. <i>Meetings can be held and declared a quorum if attended by more than 50% of the Committee members;</i></li> <li>5. <i>Decisions are taken based on deliberation for consensus. If a decision by consensus is not reached, then the decision will be taken by voting;</i></li> </ul> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



6. Seluruh proses pengambilan keputusan (termasuk jika ada perbedaan pendapat) agar dibuat secara tertulis dalam risalah rapat termasuk alasan perbedaan pendapat dan didokumentasikan dengan baik dan lengkap;
  7. Risalah rapat akan dibagikan kepada seluruh anggota Komite, anggota Direksi dan Sekretaris Perusahaan (jika diperlukan);
  8. Setiap anggota Komite yang secara pribadi baik secara langsung maupun tidak langsung mempunyai kepentingan dalam suatu situasi, transaksi, kontrak atau hal lain yang diusulkan dalam hal mana Perseroan menjadi salah satu pihak, harus menyatakan/ mendeklarasi hal ini dan tidak berhak ikut dalam pengambilan suara, kecuali rapat Komite menentukan lain. Hal ini untuk menghindari terjadinya konflik kepentingan;
  9. Ketentuan dalam Kebijakan dan Mekanisme Pelaksanaan Rapat Komite ini dapat dikaji ulang sesuai kebutuhan.
6. All decision-making processes (including any dissent) shall be recorded in writing in the meeting minutes, including the reasons for dissent, and shall be appropriately and completely documented;
  7. The meeting minutes will be distributed to all Committee members, the Board of Directors members, and the Corporate Secretary (if required);
  8. Any Committee member who personally, directly or indirectly, has an interest in a situation, transaction, contract, or other proposed matters to which the Company becomes a party must declare it and is not entitled to participate in voting unless the Committee meeting determines otherwise. This policy is to avoid a conflict of interest;
  9. The provisions in this Policy and Mechanism of the Implementation of Committee Meetings may be reviewed as required.

#### KOMPOSISI ANGGOTA KOMITE HUMAN CAPITAL

#### THE COMPOSITION OF THE HUMAN CAPITAL COMMITTEE

| No. | Susunan<br>Composition |                                                                   |
|-----|------------------------|-------------------------------------------------------------------|
| 1   | Ketua<br>Chairman      | Direktur Utama<br>President Director                              |
| 2   | Anggota<br>Member      | Wakil Direktur Utama<br>Vice President Director                   |
|     |                        | Jajaran Direksi<br>Board of Directors                             |
|     |                        | Deputi Direktur Human Capital<br>Deputy Director of Human Capital |



# Sekretaris Perusahaan

## Corporate Secretary

Sekretaris Perusahaan berperan penting dalam membantu Bank memenuhi peraturan pasar modal, yaitu dengan menyediakan pedoman kepada Dewan Komisaris dan Direksi mengenai seperti GCG, Anggaran Dasar Bank, dan peraturan perundang-undangan yang berlaku.

*The Corporate Secretary plays an important role in helping the Bank comply with capital market regulations by providing guidance to the Board of Commissioners and Board of Directors on GCG, the Bank's Articles of Association, and prevailing laws and regulations.*

Sekretaris Perusahaan Bank berfungsi sebagai penghubung antara Bank dengan lembaga/instansi terkait (Bank Indonesia), otoritas pasar modal, komunitas pemodal, dan masyarakat umum. Sekretaris Perusahaan bertanggung jawab menyediakan dan menyampaikan informasi kepada masyarakat umum maupun untuk kepentingan investor yang berhubungan dengan kinerja Bank secara tepat waktu, akurat dan transparan sesuai ketentuan dan Perundang-undangan yang berlaku bagi bank maupun bagi perusahaan publik.

*The Bank's Corporate Secretary serves as a liaison between the Bank and relevant institutions/agencies (Bank Indonesia), capital market authorities, the investor community, and the general public. The Corporate Secretary is responsible for providing and delivering information to the general public and for the benefit of investors related to the Bank's performance in a timely, accurate and transparent manner in accordance with the provisions and laws applicable to banks and public companies.*

### PEDOMAN KERJA SEKRETARIS PERUSAHAAN

### CORPORATE SECRETARY WORK GUIDELINES

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:

*The work guidelines of the Corporate Secretary refer to the Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary. The Corporate Secretary must submit activities and reports which include:*

1. Kegiatan Umum;
2. Kegiatan Tata Kelola dan Informasi Korporat;
3. Kegiatan Komunikasi Korporat; dan
4. Tanggung Jawab Sosial dan Pengamanan Perusahaan.

1. General activities;
2. Corporate Governance and Information activities;
3. Corporate Communication Activities; and
4. Corporate Social Responsibility and Corporate Safeguards.

### PIHAK YANG MENGANGKAT DAN MEMBERHENTIKAN SEKRETARIS PERUSAHAAN

### PARTIES APPOINTING AND DISMISSING THE CORPORATE SECRETARY

Sekretaris Perusahaan bertanggung jawab langsung kepada Direksi serta diangkat dan diberhentikan berdasarkan Keputusan Direksi berdasarkan mekanisme internal Bank dan dilaporkan kepada OJK dan Bursa Efek Indonesia. Pengangkatan Sekretaris Perusahaan dengan mempertimbangkan kemampuan profesional serta integritasnya di masyarakat dan bisnis.

*The Corporate Secretary is directly responsible to the Board of Directors and is appointed and dismissed based on the Decree of the Board of Directors based on the Bank's internal mechanism and reported to the OJK and the Indonesia Stock Exchange. The appointment of the Corporate Secretary takes into account his/her professional ability and integrity in society and business.*



## 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

*Corporate Secretary* berada langsung di bawah Direktur Utama sehingga tiap bentuk pelaksanaan tugasnya dipertanggungjawabkan secara langsung kepada Direktur Utama. Pelaksanaan fungsi dan peran *Corporate Secretary* dibantu oleh *Executive Officer Corporate Affairs*, *Executive Officer Corporate Social Safety Responsibility (CSSR)*, dan *Executive Officer Corporate Communication (Corcomm)*.

## PROFILE OF CORPORATE SECRETARY OFFICER

*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 held by Marlene Gunawan. The complete profile can be seen in the Company Profile chapter in this Annual Report book.*

## CORPORATE SECRETARY ORGANIZATION STRUCTURE

*The Corporate Secretary is directly under the President Director so that every form of implementation of its 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 Corporate Affairs, Executive Officer Corporate Social Safety Responsibility (CSSR), and 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;

## MECHANISM OF APPOINTMENT AND DISMISSAL OF CORPORATE SECRETARY

*The Board of Directors is authorized to appoint and dismiss the Corporate Secretary as stated in the guidelines and rules of the Corporate Secretary.*

1. *Appointment of Corporate Secretary:*
  - a. *The Corporate Secretary is appointed based on the decision of the Board of Directors;*
  - b. *The Corporate Secretary may be concurrently appointed by a Director;*
  - c. *The Corporate Secretary is prohibited from holding any position in another Issuer or Public Company;*





- d. Dalam hal terjadi kekosongan Sekretaris Perusahaan, Perseroan wajib menunjuk penggantinya dalam jangka waktu paling lama 60 (enam puluh) 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 berdasarkan keputusan Direksi.

## TUGAS DAN TANGGUNG JAWAB

1. Fungsi *Corporate Secretary* 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;
  - c. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:
    - Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs Web Perseroan
    - Penyampaian laporan kepada OJK tepat waktu
    - Penyelenggaraan dan dokumentasi rapat Direksi
    - Pelaksanaan program orientasi terhadap Perusahaan bagi Direksi dan/atau Dewan Komisaris

- d. *In the event of a vacancy of the Corporate Secretary, the Company shall appoint a replacement within a maximum period of 60 days since the occurrence of the vacancy of the Corporate Secretary;*
  - e. *The Company must submit a report to the Stock Exchange at the latest on the same Exchange Day as the appointment of the Corporate Secretary and announce it on the Stock Exchange;*
  - f. *During the vacancy of the Corporate Secretary, the position may be concurrently held by a member of the Board of Directors or an individual appointed as the temporary Corporate Secretary without taking into account the requirements of the Corporate Secretary stipulated by the Financial Services Authority Regulation No. 35/POJK.04/2014 regarding the Corporate Secretary of Issuers or Public Companies; and*
  - g. *The vacancy of the Corporate Secretary may be caused by, among others, the expiration of the term of office, dismissal, resignation, or permanent absence of the Corporate Secretary.*
2. *Dismissal of the Corporate Secretary is based on the decision of the Board of Directors.*

## DUTIES AND RESPONSIBILITIES

1. *The Corporate Secretary function carries out the following duties at least:*
  - a. *Following the development of the Capital Market, especially the prevailing laws and regulations in the Capital Market;*
  - b. *Providing input to the Board of Directors and the Board of Commissioners to comply with the provisions of laws and regulations in the field of Capital Markets; Providing input to the Board of Directors, for example, input in implementing the provisions of the obligations of the Board of Directors and Board of Commissioners Meetings, as referred to in the POJK which regulates the Board of Directors and Board of Commissioners of Issuers or Public Companies;*
  - c. *Assisting the Board of Directors and Board of Commissioners in the implementation of corporate governance which includes:*
    - *Information disclosure to the public, including the availability of information on the Company's website*
    - *Timely submission of reports to OJK*
    - *Organization and documentation of Board of Directors meetings*
    - *Implementation of orientation program on the Company for the Board of Directors and/or the Board of Commissioners*



- 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;
  - e. Membuat daftar Pemegang Saham termasuk kepemilikan 5% (lima persen) atau lebih;
  - f. Membantu Direksi dalam penyelenggaraan Rapat Umum Pemegang Saham; dan
  - g. Sebagai penghubung antar Perseroan dengan Pemegang Saham, OJK, dan Pemangku Kepentingan lainnya.
2. *Corporate Secretary* dan pegawai dalam unit kerja yang menjalankan fungsi *Corporate Secretary* 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;
  3. *Corporate Secretary* dan pegawai dalam unit kerja yang menjalankan fungsi *Corporate Secretary* dilarang mengambil keuntungan pribadi baik secara langsung maupun tidak langsung yang merugikan Bank;
  4. Dalam rangka meningkatkan pengetahuan dan pemahaman untuk membantu pelaksanaan tugasnya, *Corporate Secretary* 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;
  5. *Corporate Secretary* bertanggung jawab kepada Direksi; dan
  6. Setiap informasi yang disampaikan oleh *Corporate Secretary* kepada masyarakat merupakan informasi resmi dari Bank.
- d. *Preparing a special list relating to the Board of Directors, Board of Commissioners and their families both in the Company and its affiliates which includes, among others, share ownership, business relationships and other roles that pose a conflict of interest with the Company;*
  - e. *Make a list of Shareholders including ownership of 5% (five percent) or more;*
  - f. *Assist the Board of Directors in organizing the General Meeting of Shareholders; and*
  - g. *As a liaison between the Company and Shareholders, OJK, and other Stakeholders.*
2. *The Corporate Secretary and employees in the work unit that carries out the functions of the Corporate Secretary must maintain the confidentiality of documents, data and information that are confidential except to fulfill obligations in accordance with laws and regulations or otherwise specified in laws and regulations;*
  3. *The Corporate Secretary and employees in the work unit that carries out the Corporate Secretary function are prohibited from taking personal advantage either directly or indirectly to the detriment of the Bank;*
  4. *To improve knowledge and understanding to assist in carrying out its duties, the Corporate Secretary must attend education and/or training. The education and/or training referred to can be obtained, among others, through training, socialization or seminars organized by competent parties;*
  5. *Corporate Secretary is responsible to the Board of Directors; and*
  6. *Any information submitted by the Corporate Secretary to the public is official information from the Bank.*

## PELAKSANAAN TUGAS TAHUN 2022

*Corporate Secretary* Bank Artha Graha Internasional melaporkan beragam kegiatan yang dilakukan di sepanjang tahun 2022 sebagai berikut:

### 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 dan Laporan Keberlanjutan yang berpedoman pada peraturan perundang-undangan yang berlaku, salah satunya Undang-

## TASK IMPLEMENTATION IN 2022

*The Corporate Secretary of Bank Artha Graha Internasional reported on the various activities carried out throughout 2022 as follows:*

### General Activities

1. *Facilitated the Board of Commissioners and Board of Directors in organizing the annual GMS;*
2. *Assisted in organizing and documenting Board of Directors meetings, as well as monitoring the results of management decisions;*
3. *Preparing the Annual Report and Sustainability Report based on the prevailing laws and regulations, including Law No. 40 of 2007 on Limited Liability Companies*



- 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, Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, dan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik;
4. Melaksanakan pemenuhan laporan rutin guna memenuhi regulasi baik secara bulanan, triwulan, semesteran, dan tahunan kepada Regulator;
  5. Membantu penyelenggaraan Corporate Action Bank;
  6. Melaksanakan kegiatan tanggung jawab sosial dan pengamanan Bank; dan
  7. Mengelola website Bank.

and Bank Indonesia Regulation No. 14/14/PB/2012 on Transparency and Publication of Bank Reports, Financial Services Authority Regulation No. 29/POJK.04/2016, Financial Services Authority Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, and Financial Services Authority Circular Letter No. 16/SEOJK.04.2021 on the Form and Content of the Annual Report of Issuers or Public Companies;

4. Carry out the fulfillment of routine reports to meet regulations on a monthly, quarterly, semi-annual, and annual basis to the Regulator;
5. Assist in the implementation of the Bank's Corporate Action;
6. Carrying out the Bank's social responsibility and security activities; and
7. Managing the Bank's website.

## PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti Corporate Secretary sepanjang tahun 2022 adalah sebagai berikut:

## COMPETENCY DEVELOPMENT

The competency development programs followed by the Corporate Secretary throughout 2022 are as follows:

| Nama<br>Name    | Training                                                                                                                                                                             | Pihak Penyelenggara<br>Organizing Party                          | Tanggal<br>Date                       |
|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------|
| Marlene Gunawan | Refreshment Manajemen Risiko<br>Risk Management Refreshment                                                                                                                          | Risiko Manajemen Gagasan (RMG)<br>Risiko Manajemen Gagasan (RMG) | 18 Juni 2022<br>June 18, 2022         |
|                 | Sosialisasi APU PPT<br>AML CFT Socialization                                                                                                                                         | Internal                                                         | 30 Juni 2022<br>June 30, 2022         |
|                 | Pentingnya Peran Dokumen/Arsip<br>yang Baik dan Benar Pada Industri<br>Perbankan<br>The Importance of the Role of<br>Good and Correct Documents/<br>Archives in the Banking Industry | PT Swadharma Sentra Solusi                                       | 24 November 2022<br>November 24, 2022 |
|                 |                                                                                                                                                                                      |                                                                  |                                       |



# Internal Audit

## Audit Internal

Internal Audit memiliki fungsi dan tanggung jawab untuk memastikan dan membantu Manajemen Bank terkait GCG melalui kajian dan audit pelaksanaan kebijakan dan prosedur dalam aktivitas operasional Bank yang efektif. Fungsi dan tanggung jawab audit ini wajib diterapkan dan dilaksanakan dengan prinsip independen.

Internal Audit memegang peran sebagai *Third line of defense* dalam Sistem Pengendalian Intern Bank, karena itu, harus turut berperan aktif dalam meningkatkan efektivitas Sistem Pengendalian Internal secara berkesinambungan. *Internal Audit* berperan dalam memberikan keyakinan berdasarkan hasil pemeriksaan bahwa pengendalian internal dan pelaksanaan kegiatan operasional, akuntansi, manajemen risiko dan kegiatan Bank lainnya telah terselenggara dengan baik dan mampu menjamin kepentingan Bank serta *stakeholder*.

### DASAR HUKUM

Pedoman kerja Internal Audit disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.

### PIAGAM INTERNAL AUDIT

Internal Audit dalam menjalankan tugas dan tanggung jawabnya berdasarkan pada Pedoman dan Tata Tertib Kerja Internal Audit 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 yang telah diperbarui menjadi Pedoman Pengawasan Intern (PPI) No. 10204.02.1 tanggal 25 Mei 2022. Isi dari pedoman tersebut mencakup:

1. Tujuan;
2. Ketentuan Umum:
  - Fungsi dan Peranan Internal Audit;
  - Tanggung Jawab Pengendalian Intern;
  - Prinsip-Prinsip Pengendalian Intern;
  - Fungsi Pemeriksaan Intern;
  - Tata Cara dan Ketentuan Pendukung; dan
  - Administrasi Dokumen.
3. Prosedur; dan
4. Penutup.

*Internal Audit has the function and responsibility to ensure and assist the Bank's Management regarding GCG through review and audit of the implementation of policies and procedures in the Bank's effective operational activities. This audit function and responsibility must be implemented and carried out with independent principles.*

*Internal Audit plays a role as the Third line of defense in the Bank's Internal Control System, therefore, it must play an active role in improving the effectiveness of the Internal Control System on an ongoing basis. Internal Audit plays a role in providing assurance based on the results of the examination that internal control and the implementation of operational activities, accounting, risk management, and other Bank activities have been properly organized and can guarantee the interests of the Bank and stakeholders.*

### LEGAL BASIS

*The Internal Audit Charter is prepared based on the Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 28, 2019, concerning the Implementation of Internal Audit Function in Commercial Banks:*

### INTERNAL AUDIT CHARTER

*Internal Audit in carrying out its duties and responsibilities is based on the Internal Audit Charter which is contained in Internal Audit Charter No. 10204.01.0 dated December 15, 2017, Internal Audit Charter No. 10204.02.0 dated May 31, 2019, which has been updated to Internal Audit Charter No. 10204.02.1 dated May 25, 2022. The contents of the guideline include:*

1. Objectives;
2. General Provisions:
  - Function and Role of Internal Audit;
  - Internal Control Responsibilities;
  - Principles of Internal Control;
  - Internal Audit Function;
  - Procedures and Supporting Provisions; and
  - Document Administration.
3. Procedures; and
4. Closing.



## KODE ETIK AUDITOR

Berdasarkan pedoman tersebut, Internal Audit wajib mematuhi dan menerapkan kode etik yang terdiri dari:

### 1. Integritas (*Personal Conduct*)

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

- Setiap auditor internal berkewajiban untuk menjalankan tugasnya dengan penuh kejujuran, objektivitas, dan ketekunan;
- Setiap auditor internal harus memiliki kebebasan sikap mental dan kepercayaan yang jujur akan hasil pekerjaan auditnya; dan
- 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

- Setiap auditor internal harus bijaksana (*prudent*) dalam menggunakan informasi yang diperolehnya selama melakukan tugas audit;
- 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 pengarahannya dari Kepala Internal Audit;
- 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
- Setiap auditor internal harus mengambil langkah-langkah pengamanan yang diperlukan guna menjaga kerahasiaan catatan-catatan dan berbagai data yang seharusnya bersifat rahasia.

## AUDITOR'S CODE OF ETHICS

Based on these guidelines, Internal Audit must comply with and implement a code of ethics consisting of:

### 1. Integrity (*Personal Conduct*)

Every internal auditor must avoid situations that are known or suspected of violating the law and must report such situations directly to the authorized officials at Bank Artha Graha Internasional in accordance with the applicable organizational structure.

### 2. Objectivity

- Every internal auditor is obliged to perform his/her duties with honesty, objectivity, and diligence;
- Every internal auditor must have freedom of mental attitude and honest belief in the results of his audit work; and
- Every 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/her capacity as an internal auditor is not allowed to be involved at all in the aforementioned works because it is considered to reduce the objectivity of the audit.

### 3. Confidentiality/Security

- Every internal auditor must be prudent in using information obtained during the course of performing audit duties;
- Each internal auditor must keep confidential information from being leaked, except for conveying confidential information to parties entitled to obtain it, in accordance with orders or directions from the Head of Internal Audit;
- Each internal auditor shall not use confidential information for personal gain or in a manner that may be detrimental to the welfare of the organization at large, members of the Board of Commissioners as representatives of shareholders, and/or management; and
- 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

- a. 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
- b. 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

- a. Every internal auditor must maintain and improve the image of professionalism, morality, dignity, level of competence, proficiency, and effectiveness of work, both for himself and for his work unit; and
- b. Each internal auditor shall complement his/her own skills with those of his/her fellow internal auditors to ensure the fulfillment of internal audit objectives at Bank Artha Graha Internasional.

#### PIHAK YANG MENGANGKAT DAN MEMBERHENTIKAN KEPALA INTERNAL AUDIT

Kepala *Internal Audit* 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.

#### APPOINTING AND DISMISSING THE HEAD OF INTERNAL AUDIT

*The Head of Internal Audit is appointed and dismissed by the President Director after obtaining 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 Internal Audit Function in Commercial Banks.*

#### PROFIL PEJABAT INTERNAL AUDIT

Berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0704/X/2020 tanggal 14 Oktober 2020, Kepala Internal Audit dijabat oleh Adhyaksa Sitepu. Profil lengkap dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

#### PROFILE OF INTERNAL AUDIT OFFICER

*Based on the Decree of the Board of Directors No. SK-MT/SDM/0704/X/2020 dated October 14, 2020, the Head of Internal Audit is held by Adhyaksa Sitepu. The complete profile can be seen in the Company Profile chapter in this Annual Report book.*



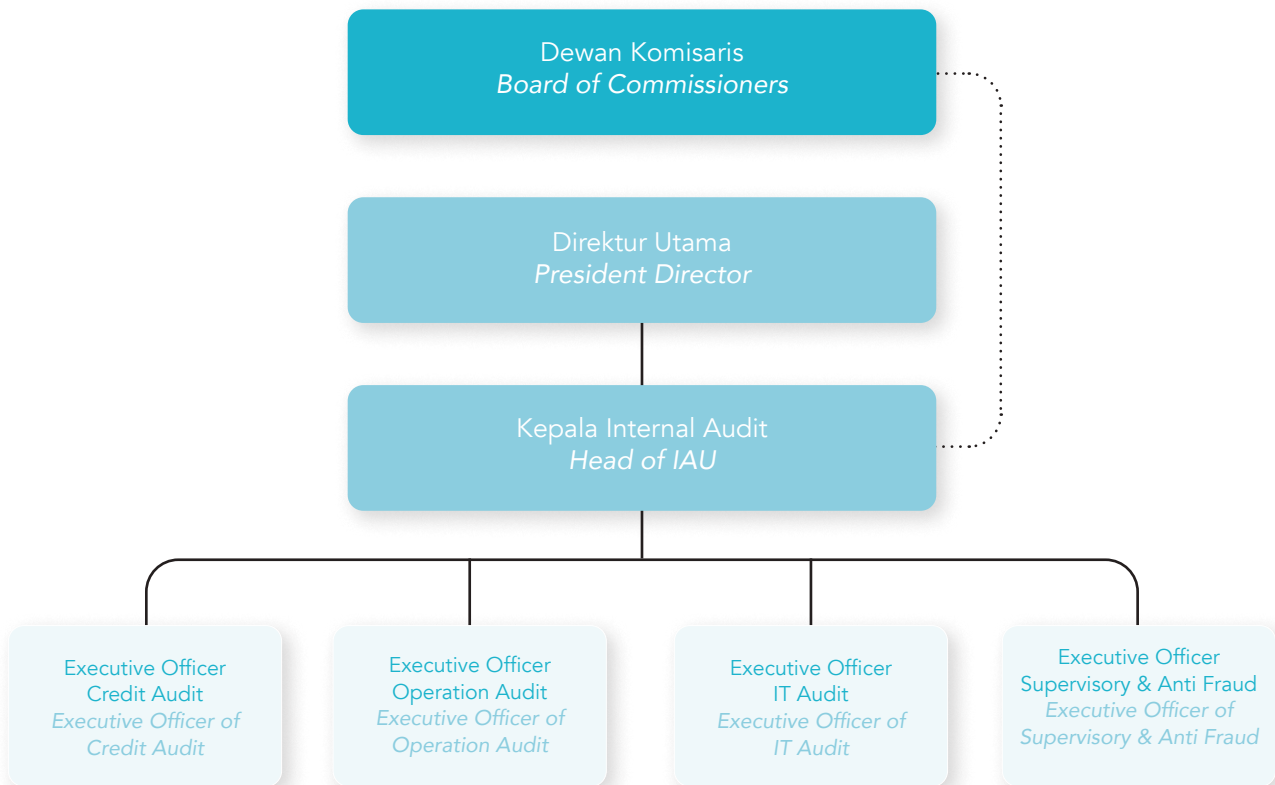


## STRUKTUR ORGANISASI, KEDUDUKAN INTERNAL AUDIT DALAM STRUKTUR ORGANISASI DAN KOMPOSISI PERSONEL INTERNAL AUDIT

## ORGANIZATIONAL STRUCTURE, POSITION OF INTERNAL AUDIT IN THE ORGANIZATIONAL STRUCTURE, AND COMPOSITION OF INTERNAL AUDIT PERSONNEL

Berikut adalah Struktur Organisasi Internal Audit, yaitu:

The following is the Internal Audit Organizational Structure, namely:



Internal Audit merupakan organ kerja independen yang berada dan bertanggung jawab secara langsung kepada Direktur Utama yang didukung penuh oleh Dewan Komisaris serta jajaran Manajemen Bank. Internal Audit juga dibantu oleh Executive Officer dalam pelaksanaan tugasnya. Komposisi personel Internal Audit Bank Artha Graha Internasional, hingga akhir Desember 2022, adalah sebagai berikut:

Internal Audit is an independent working organ that is directly responsible to the President Director and is fully supported by the Board of Commissioners and the Bank's Management. Internal Audit is also assisted by the Executive Officer in carrying out its duties. The composition of Bank Artha Graha Internasional Internal Audit personnel, until the end of December 2022, is as follows:

| Jabatan<br>Position                                                                                                                                             | Jumlah Personil<br>Number of Personnel |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| Kepala Internal Audit<br>Head of Internal Audit                                                                                                                 | 1                                      |
| Executive Officer (Kredit, Operasi, Teknologi dan Supervisi & Anti Fraud)<br>Executive Officer<br>(Credit, Operations, Technology and Supervision & Anti-Fraud) | 4                                      |
| Staf Auditor Kredit<br>Credit Auditor Staff                                                                                                                     | 9                                      |
| Staf Auditor Operasi<br>Operations Auditor Staff                                                                                                                | 7                                      |



| Jabatan<br>Position                                       | Jumlah Personil<br>Number of Personnel |
|-----------------------------------------------------------|----------------------------------------|
| Staf Auditor Teknologi<br><i>Technology Auditor Staff</i> | 4                                      |
| Staf Supervisi<br><i>Supervision Staff</i>                | 2                                      |
| Staf Anti Fraud<br><i>Anti Fraud Staff</i>                | 3                                      |
| <b>Jumlah<br/>Total</b>                                   | <b>30</b>                              |

## INDEPENDENSI INTERNAL AUDIT

Seluruh aktivitas audit yang dilakukan oleh Internal Audit Bank Artha Graha Internasional selalu berlandaskan pada prinsip independensi, tanpa ada unsur intervensi dari pihak manapun yang mampu memengaruhi kinerjanya.

## METODE AUDIT

Internal Audit dalam melaksanakan audit menggunakan metode *risk based audit* dengan menerapkan fokus audit pada kegiatan dan transaksi yang memiliki risiko tinggi.

## TUGAS DAN TANGGUNG JAWAB

Internal Audit 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
5. Internal Audit 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.

## INTERNAL AUDIT INDEPENDENCE

*All audit activities conducted by Bank Artha Graha Internasional Internal Audit are always based on the principle of independence, without any element of intervention from any party that can affect its performance.*

## AUDIT METHOD

*Internal Audit in conducting audits uses the risk-based audit method by applying audit focus on activities and transactions that have high risk.*

## DUTIES AND RESPONSIBILITIES

*Bank Artha Graha Internasional Internal Audit has the following duties and responsibilities.*

1. Assist the duties of the President Director and the Board of Commissioners in conducting supervision by explaining operationally both planning, implementation and monitoring of audit results;
2. Analyze and assess financial, accounting, operational, and other activities through audits;
3. Identifying 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. Internal Audit must have a responsibility to the profession by always applying the principles of careful, thorough and decisive work to serve the Bank Artha Graha Internasional organization in a manner consistent with various internal audit norms and the Code of Ethics.



## PELAKSANAAN TUGAS TAHUN 2022

Pelaksanaan kegiatan audit Internal Audit Bank diterapkan secara berkala pada kantor cabang atau sentra operasi dan Kantor Pusat Non-Operasional (KPNO). Adapun target pemeriksaan tahun 2022 sebanyak 151 (seratus lima puluh satu) pemeriksaan telah seluruhnya (100%) dilaksanakan.

Fokus kerja yang ingin dicapai Internal Audit di tahun 2023, adalah:

1. Melaksanakan audit terhadap kantor cabang, dan kantor cabang pembantu, sesuai dengan rencana audit dengan fokus pemeriksaan temuan berisiko tinggi dan temuan berulang;
2. Meningkatkan standarisasi pemeriksaan; dan
3. Meningkatkan kompetensi dan profesionalisme auditor.

## PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti Internal Audit sepanjang tahun 2022 adalah sebagai berikut:

## IMPLEMENTATION OF DUTIES IN 2022

The implementation of the Bank's Internal Audit activities is applied periodically at branch offices or operating centers and Non-Operational Headquarters (KPNO) while the 2022 audit target of 151 (one hundred and fifty one) audits has been fully (100%) implemented.

The focus of work that Internal Audit wants to achieve in 2023, are:

1. Carry out audits of branch offices, sub-branch offices, and cash offices in accordance with the audit plan with a focus on examining high-risk findings and recurring findings;
2. Improve audit standardization; and
3. Improve auditor competence and professionalism.

## COMPETENCY DEVELOPMENT

The competency development programs followed by Internal Audit throughout 2022 are as follows:

| No. | Materi<br>Material                                                                                                                                                                                                                                                                                                    | Penyelenggara<br>Organizer                                                          | Tempat & Waktu Pelaksanaan<br>Place & Time of Implementation                                     |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| 1   | Refreshment Manajemen Risiko<br>Risk Management Refreshment                                                                                                                                                                                                                                                           | Risiko Manajemen Gagasan (RMG)<br>Risiko Manajemen Gagasan (RMG)                    | Online, 29 Januari 2022<br>Online, January 29, 2022                                              |
| 2   | Pembekalan Dan Ujian Sertifikasi<br>Manajemen Risiko Level I<br>Debriefing and Level I Risk Management<br>Certification Exam                                                                                                                                                                                          | Asanka Kreasi Mandiri                                                               | Online, 10-12 Februari 2022<br>Online, February 10-12, 2022                                      |
| 3   | Diskusi Hukum Dengan Lawyer:<br>Perlindungan Hukum Pemegang Hak<br>Tanggung Jawab Objeknya dikuasai Oleh<br>Pihak Ketiga Berdasarkan Perjanjian Sewa<br>Menyewa<br>Legal Discussion with Lawyer: Legal<br>Protection of Mortgage Holders Whose<br>Objects are Controlled by Third Parties<br>Based on Lease Agreement | Tanda Pardamaian Nasution                                                           | Online, 02 Maret 2022<br>Online, March 02, 2022                                                  |
| 4   | Sharing Sustainable Finance                                                                                                                                                                                                                                                                                           | Pusdiklat                                                                           | Online, 03 Maret 2022<br>Online, March 03, 2022                                                  |
| 5   | Microsoft Office Excel Basic                                                                                                                                                                                                                                                                                          | PT Thames IT & Management Center                                                    | Kwitang, 09-10 Maret dan 12-13 Agustus<br>2022<br>Kwitang, March 09-10 and August 12-13,<br>2022 |
| 6   | Pembekalan Dan Ujian Sertifikasi<br>Manajemen Risiko Level V<br>Debriefing and Level V Risk Management<br>Certification Exam                                                                                                                                                                                          | Risiko Manajemen Gagasan (RMG)<br>Risiko Manajemen Gagasan (RMG)                    | Kwitang, 07-09 April 2022<br>Kwitang, April 07-09, 2022                                          |
| 7   | Webinar: Akuntansi Forensik dan Audit<br>Investigatif untuk Mendeteksi Fraud<br>Webinar: Forensic Accounting and<br>Investigative Audit to Detect Fraud                                                                                                                                                               | Praktisi Akuntansi Forensik dari big4<br>Forensic Accounting Practitioner from big4 | Online, 06 Juni 2022<br>Online, June 06, 2022                                                    |



| No. | Materi<br>Material                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Penyelenggara<br>Organizer                                                                                                                                 | Tempat & Waktu Pelaksanaan<br>Place & Time of Implementation    |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| 8   | Pembekalan dan Ujian Sertifikasi General Banking II<br>General Banking II Debriefing and Certification Exam                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Asanka Kreasi Mandiri dan Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Asanka Kreasi Mandiri and Institutions Banking Professional Certification (LSPP) | Online, 11 Juni 2022<br>Online, June 11, 2022                   |
| 9   | Leadership Skill Batch 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Mandala Integrity                                                                                                                                          | JIHS, 22-23 Juli 2022<br>JIHS, July 22-23, 2022                 |
| 10  | Sharing Sustainable Finance: Angsa dan Badak<br>Sharing Sustainable Finance: Swan and Rhino                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Pusdiklat                                                                                                                                                  | Online, 16 Agustus 2022<br>Online, August 16, 2022              |
| 11  | Microsoft Office Excel Advance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | PT Thames IT & Management Center                                                                                                                           | Kwitang, 2-3 September 2022<br>Kwitang, September 2-3, 2022     |
| 12  | Sertifikasi IT: CISSP<br>IT Certification: CISSP                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Rekhindo                                                                                                                                                   | Kwitang, 5-9 September 2022<br>Kwitang, September 5-9, 2022     |
| 13  | Teknik Interrogative dan Investigative Interview<br>Interrogative and Investigative Interview Techniques                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Asia Anti Fraud (AAF)                                                                                                                                      | Bandung, 12-13 September 2022<br>Bandung, September 12-13, 2022 |
| 14  | Audit Internal Bank dan Teknik Pemantauan: Kode Etik Profesi Auditor, Pengantar Akuntansi Bank, Standard Pelaksana Fungsi Audit Intern Bank (SPFAIB), Pengendalian Intern (COSO), Audit Berbasis Risiko, Kertas Kerja Audit & Teknik Audit, Laporan Hasil Audit dan Teknik Lanjut Hasil Audit<br>Bank Internal Audit and Monitoring Techniques: Code of Ethics for Professional Auditors, Introduction to Bank Accounting, Standard Implementation of Bank Internal Audit Function (SPFAIB), Internal Control (COSO), Risk Based Audit, Audit Working Paper & Audit Techniques, Audit Report and Follow-up Techniques of Audit Results | LPPI                                                                                                                                                       | Kwitang, 15-17 September 2022<br>Kwitang, September 15-17, 2022 |
| 15  | PSAK 71/73 : Buku Pedoman Akuntansi Bank dan PSAK 73 dan 71; Segmentasi Kredit, Cadangan Kerugian Kredit Ekspektasian, Probability of Default, Forward Looking Adjustment, Restrukturisasi Kredit, Simulation<br>PSAK 71/73: Bank Accounting Manual and PSAK 73 and 71; Loan Segmentation, Expected Loan Loss Provision, Probability of Default, Forward Looking Adjustment, Loan Restructuring, Simulation                                                                                                                                                                                                                            | Risiko Manajemen Gagasan (RMG)<br>Risiko Manajemen Gagasan (RMG)                                                                                           | Kwitang, 19-20 September 2022<br>Kwitang, September 19-20, 2022 |
| 16  | Audit Investigatif & Mitigasi Fraud<br>Investigative Audit & Fraud Mitigation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | LPPI                                                                                                                                                       | Kwitang, 23-24 September 2022<br>Kwitang, September 23-24, 2022 |
| 17  | Pemantauan dan Pelaporan Tindaklanjuti Hasil Audit<br>Monitoring and Reporting on Follow-up of Audit Results                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | LPPI                                                                                                                                                       | Kwitang, 01 Oktober 2022<br>Kwitang, October 01, 2022           |
| 18  | Sosialisasi Produk SME : Proses Pemberian Kredit & Dokumen Kredit<br>MSE Product Socialization: Lending Process & Credit Documents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Pusdiklat                                                                                                                                                  | Online, 07 Oktober 2022<br>Online, October 07, 2022             |
| 19  | Sertifikasi Audit Level Supervisor (Level II)<br>Supervisor Level Audit Certification (Level II)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | LSPP                                                                                                                                                       | Kwitang, 20-22 Oktober 2022<br>Kwitang, October 20-22, 2022     |
| 20  | Refreshment Manajemen Risiko Batch 3<br>Risk Management Refreshment Batch 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Risiko Manajemen Gagasan (RMG)<br>Risiko Manajemen Gagasan (RMG)                                                                                           | Online, 03 Desember 2022<br>Online, December 03, 2022           |



## Akuntan Publik

### Public Accountant

Fungsi pengawasan independen terhadap aspek keuangan Bank dilakukan dengan melaksanakan pemeriksaan Audit Eksternal yang dilakukan oleh Kantor Akuntan Publik (KAP). Auditor Eksternal yang memeriksa laporan keuangan Bank Artha Graha Internasional tahun buku 2022 ditetapkan melalui RUPS Tahunan berdasarkan rekomendasi dari Dewan Komisaris dan Komite Audit sesuai Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017 yang ditunjuk untuk mengaudit Laporan Keuangan Bank.

*The function of independent supervision of the Bank's financial aspects is carried out by carrying out an External Audit examination conducted by a Public Accounting Firm (KAP). The External Auditor who examines Bank Artha Graha Internasional financial statements for the fiscal year 2022 is determined through the Annual GMS based on recommendations from the Board of Commissioners and the Audit Committee in accordance with the Financial Services Authority Regulation No. 13/POJK.03/2017 appointed to audit the Bank's Financial Statements.*

#### PENUNJUKAN AKUNTAN PUBLIK

Berdasarkan keputusan RUPS Tahunan yang dilaksanakan pada tanggal 25 Juli 2022, menyetujui penunjukan kembali Kantor Akuntan Publik Kanaka Puradiredja, Suhartono untuk melakukan audit atas buku-buku Perseroan Tahun Buku yang berakhir pada tanggal 31 Desember 2022, serta menetapkan jumlah honorarium dan persyaratan lain sehubungan dengan penunjukan AP dan KAP tersebut dengan memperhatikan rekomendasi dari Komite Audit.

#### APPOINTMENT OF PUBLIC ACCOUNTANT

*Based on the resolution of the Annual General Meeting of Shareholders held on July 25, 2022, approved the re-appointment of Public Accounting Firm Kanaka Puradiredja, Suhartono to audit the Company's books for the Financial Year ending December 31, 2022, and determine the amount of honorarium and other requirements in connection with the appointment of the AP and KAP by taking into account the recommendations of the Audit Committee.*

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.

*The appointment is made independently with 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.*

Hasil penunjukan Kantor Akuntan Publik dan Akuntan Publik dalam 5 (lima) tahun terakhir sebagai berikut:

*The results of the appointment of the Public Accounting Firm and Public Accountant in the last 5 (five) years are as follows:*



## Kantor Akuntan Publik dan Akuntan Publik 2018-2022

## Public Accounting Firm and Public Accountant 2018-2022

| Tahun<br>Year | Kantor Akuntan Publik<br>Public Accounting Firm | Nama Akuntan<br>(Partner Penanggung Jawab)<br>Accountant Name<br>(Partner in Charge) | Izin KAP<br>KAP Permit                                                                                |
|---------------|-------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| 2022          | KAP Kanaka Puradiredja, Suhartono               | Harris Siregar, SE.,Ak., CA., CPA, ASEAN CPA., BKP                                   | STTD.KAP-00034/PM.22/2017 tanggal 18 Oktober 2017<br>STTD.KAP-00034/PM.22/2017 dated October 18, 2017 |
| 2021          | KAP Kanaka Puradiredja, Suhartono               | Harris Siregar, SE.,Ak., CA., CPA.                                                   | STTD.KAP-00034/PM.22/2017 tanggal 18 Oktober 2017<br>STTD.KAP-00034/PM.22/2017 dated October 18, 2017 |
| 2020          | KAP Kanaka Puradiredja, Suhartono               | Barugamuri Dachi, M. Ak., CA., CPA                                                   | STTD.KAP-00034/PM.22/2017 tanggal 18 Oktober 2017<br>STTD.KAP-00034/PM.22/2017 dated October 18, 2017 |
| 2019          | KAP Kanaka Puradiredja, Suhartono               | Florus Daeli, SE., Ak., MM., CPA., CA., CRA., CLI., CTA., ASEAN CPA.                 | STTD.KAP-00034/PM.22/2017 tanggal 18 Oktober 2017<br>STTD.KAP-00034/PM.22/2017 dated October 18, 2017 |
| 2018          | KAP Kanaka Puradiredja, Suhartono               | Florus Daeli, SE., Ak., MM., CPA., CA., CRA., CLI., CTA., ASEAN CPA.                 | STTD.KAP-00034/PM.22/2017 tanggal 18 Oktober 2017<br>STTD.KAP-00034/PM.22/2017 dated October 18, 2017 |

## JASA LAIN DAN BIAYA YANG DIBERIKAN KANTOR AKUNTAN PUBLIK DAN AKUNTAN PUBLIK

## OTHER SERVICES AND FEES PROVIDED BY PUBLIC ACCOUNTING FIRM AND PUBLIC ACCOUNTANT

Kantor Akuntan Publik dan Akuntan Publik tidak memberikan jasa lain selain audit laporan keuangan tahunan pada tahun buku berakhir.

The Public Accounting Firm and Public Accountant did not provide other services other than the audit of the annual financial statements at the end of the fiscal year.

## KOORDINASI AUDITOR EKSTERNAL DAN KOMITE AUDIT

## COORDINATION OF EXTERNAL AUDITOR AND AUDIT COMMITTEE

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.

The appointment of Bank Artha Graha Internasional Independent Public Accounting Firm is in accordance with the procedures regulated by the regulator and authorized in the Annual GMS based on the recommendation of the Audit Committee. The Audit Committee always provides independent advice, recommendations and opinions related to the problems encountered. In addition, the results of intensive assistance and supervision carried out will be reported to the Bank's Board of Directors.





# Fungsi Kepatuhan

## Compliance Function

Pelaksanaan Fungsi Kepatuhan Bank Umum antara lain mengatur mengenai kewajiban bagi Bank untuk memiliki Direktur yang membawahi Fungsi Kepatuhan dan Pembentukan Satuan Kerja Kepatuhan untuk melaksanakan Fungsi Kepatuhan yang meliputi: tindakan untuk mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank, mengelola risiko kepatuhan, memastikan agar kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilaksanakan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan Peraturan Perundang-undangan yang berlaku, dan memastikan pemenuhan seluruh komitmen yang dibuat Bank kepada regulator sehingga pelaksanaan prinsip kehati-hatian dan penerapan fungsi kepatuhan Bank dapat berjalan secara efektif.

### DASAR HUKUM

Cakupan 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 Bank 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 Prasnanugraha Perkasa sebagai *Deputy Director Compliance* Bank dapat dilihat pada profil Pejabat Eksekutif dalam Laporan Tahunan ini.

*The implementation of the Compliance Function of Commercial Banks, among others, regulates the obligation for the Bank to have a Director in charge of the Compliance Function and the establishment of a Compliance Working Unit to carry out the Compliance Function which includes: actions to realize the implementation of Compliance Culture at all levels of the organization and business activities of the Bank, managing compliance risk, ensuring that policies, provisions, systems and procedures, as well as business activities carried out by the Bank, are in accordance with the provisions of the Financial Services Authority and applicable laws and regulations, and ensuring the fulfillment of all commitments made by the Bank to the regulator so that the implementation of prudential principles and the implementation of the Bank's compliance function can run effectively.*

### LEGAL BASIS

*The scope of the Compliance Function of Bank Artha Graha Internasional in carrying out 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 GUIDELINES AND WORK PROCEDURES

*Guidelines related to the work procedures of the Bank's compliance function are contained in the Work Procedure Guidelines of the Compliance and Credit Review Directorate No. 10100.04.0 dated September 29, 2017.*

### PROFILE OF HEAD OF COMPLIANCE WORKING UNIT

*The profile of Ponttie Prasnanugraha Perkasa as the Bank's Deputy Director Compliance can be seen in the Executive Officer profile in this Annual Report.*



## STRATEGI FUNGSI KEPATUHAN

1. Meningkatkan prinsip kehati-hatian (*prudential principles*) dan prinsip kepatuhan (*compliance principles*) dalam pengembangan kegiatan usaha dan operasional melalui layanan perbankan digital (*digital banking*) dan layanan lainnya dengan baik dan benar sesuai ketentuan berlaku;
2. Mematuhi seluruh peraturan perbankan yang berlaku, dalam meminimalkan risiko kepatuhan yang berkaitan dengan kegiatan usaha dan operasional Bank khususnya layanan perbankan digital (*digital banking*); dan
3. Kepatuhan merupakan tanggung jawab seluruh karyawan unit kerja pada Bank, sehingga setiap jenjang/tingkatan organisasi pada seluruh kegiatan usaha Bank memiliki tanggung jawab masing-masing terhadap terciptanya budaya kepatuhan (*compliance culture*), sedangkan Satuan Kerja Kepatuhan sebagai *supporting unit* dan *strategic business partner* melaksanakan fungsi kepatuhan Bank dalam mendukung budaya kepatuhan untuk mengelola risiko kepatuhan dengan baik dengan melakukan *reminder* kembali.

## TUGAS DAN TANGGUNG

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;

## COMPLIANCE FUNCTION STRATEGY

1. Enhance prudential principles and compliance principles in the development of business activities and operations through digital banking and other services properly and correctly in accordance with applicable regulations;
2. Comply with all applicable banking regulations, in minimizing compliance risks related to the Bank's business activities and operations, especially digital banking services; and
3. Compliance is the responsibility of all employees of work units in the Bank, so that each level of organization in all business activities of the Bank has its own responsibility for the creation of a compliance culture, while the Compliance Working Unit as a supporting unit and strategic business partner carries out the Bank's compliance function in supporting the compliance culture to manage compliance risk properly by conducting reminders again.

## DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the Compliance Function of Bank Artha Graha Internasional include>

1. Formulating strategies in encouraging the creation of a culture of compliance, by taking steps to support the creation of a culture of compliance in all business activities of the bank at every level of the organization;
2. Ensuring that all policies, provisions, systems and procedures as well as the bank's business activities are in accordance with the provisions of the Authority or regulator as well as applicable laws, by assessing and evaluating the effectiveness, adequacy and suitability of the Bank's policies, provisions, systems and procedures;
3. Taking precautions so that policies or decisions taken by the Board of Directors do not deviate from the applicable provisions, by conducting a review or compliance study of the activities/products to be issued;
4. Routinely analyzing and providing input on new regulations that have a significant impact on Bank Artha Graha Internasional to the management and its follow-up;



- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>5. Memastikan terkait kesiapan atas pengembangan, perubahan status dan penutupan jaringan kantor;</li> <li>6. Memantau terhadap pemenuhan rasio kepatuhan dalam rangka prinsip kehati-hatian Bank;</li> <li>7. Melakukan pengawasan kegiatan penyelesaian pengaduan nasabah;</li> <li>8. Melakukan <i>monitoring</i> dan <i>reminder</i> terhadap penyampaian seluruh kepatuhan pelaporan kepada Bank Indonesia atau Otoritas Jasa Keuangan yang dilaksanakan oleh unit kerja terkait, sesuai dengan waktu yang ditetapkan; dan</li> <li>9. Memastikan kepatuhan Bank terhadap komitmen yang telah disepakati oleh Bank dengan Otoritas pengawasan yang berwenang.</li> </ol> | <ol style="list-style-type: none"> <li>5. <i>Ensure the readiness of the development, change of status and closure of the office network;</i></li> <li>6. <i>Monitor the fulfillment of compliance ratios in the context of the Bank's prudential principles;</i></li> <li>7. <i>Supervise customer complaint resolution activities;</i></li> <li>8. <i>Monitoring and reminding the submission of all compliance reporting to Bank Indonesia or the Financial Services Authority carried out by related work units, in accordance with the specified time; and</i></li> <li>9. <i>Ensuring the Bank's compliance with commitments agreed by the Bank with the authorized supervisory authorities.</i></li> </ol> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

#### PELAKSANAAN PROGRAM KERJA FUNGSI KEPATUHAN

#### IMPLEMENTATION OF COMPLIANCE FUNCTION WORK PROGRAM

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. Membuat langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan (<i>compliance culture</i>) pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi dengan melakukan sosialisasi ketentuan regulasi yang berlaku kepada unit kerja terkait secara bertahap dan berkesinambungan.</li> <li>2. Mengelola risiko kepatuhan yang dihadapi oleh Bank, antara lain:             <ol style="list-style-type: none"> <li>a. Mengukur dan memantau profil risiko kepatuhan Bank dan perkembangannya setiap bulan sesuai parameter yang telah ditetapkan OJK dengan target predikat "<i>Low to Moderate</i>";</li> <li>b. Menyampaikan prinsip kehati-hatian (<i>prudential principles</i>) termasuk KYC dan persyaratan minimal (<i>minimum requirement</i>) dari peraturan regulator yang wajib dipenuhi Bank untuk rencana penerbitan/pengembangan produk baru, khususnya layanan perbankan digital (<i>digital banking</i>);</li> <li>c. Menyampaikan hasil <i>review</i> kepatuhan terhadap rencana penerbitan/pengembangan produk baru dan/atau permintaan saran/masukan terkait aspek kepatuhan yang diajukan oleh unit bisnis/unit kerja lainnya;</li> <li>d. Menyampaikan <i>reminder</i> kepada unit kerja terkait agar selalu tepat waktu dalam penyampaian kewajiban pelaporan kepada regulator; dan</li> <li>e. Mengelola <i>database</i> kepatuhan atas hasil pemeriksaan OJK, khususnya temuan berulang (<i>repeated comment</i>) disampaikan kepada unit kerja terkait agar tidak terulang kembali saat pemeriksaan OJK selanjutnya.</li> </ol> </li> </ol> | <ol style="list-style-type: none"> <li>1. <i>Take steps to support the creation of a compliance culture in all of the Bank's business activities at every level of the organization by socializing the applicable regulatory provisions to related work units gradually and continuously.</i></li> <li>2. <i>Managing compliance risks faced by the Bank, among others:</i> <ol style="list-style-type: none"> <li>a. <i>Measuring and monitoring the Bank's compliance risk profile and its development every month in accordance with the parameters set by OJK with the target predicate "Low to Moderate";</i></li> <li>b. <i>Communicate prudential principles including KYC and minimum requirements from regulatory regulations that must be met by the Bank for new product issuance/development plans, especially digital banking services;</i></li> <li>c. <i>Deliver the results of compliance review on new product issuance/development plans and/or requests for advice/input related to compliance aspects submitted by other business units/work units;</i></li> <li>d. <i>Delivering reminders to related work units to always be on time in submitting reporting obligations to regulators; and</i></li> <li>e. <i>Managing the compliance data base on the results of OJK examinations, especially repeated findings (repeated comments) submitted to the relevant work units so that they do not recur during the next OJK examination.</i></li> </ol> </li> </ol> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



3. Memastikan ketentuan, pedoman, kebijakan dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan OJK, BI dan ketentuan perundang-undangan yang berlaku, antara lain melalui langkah tindakan sebagai berikut:
    - a. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Bank;
    - b. Menyampaikan usulan untuk penyusunan ketentuan internal baru dan/atau revisi kepada unit kerja terkait sesuai dengan peraturan regulator yang berlaku (terbaru); dan
    - c. Melakukan *review* kepatuhan terhadap *draft* ketentuan, pedoman, kebijakan dan prosedur baik baru maupun revisi kepada unit kerja terkait dengan mengacu pada peraturan regulator dan peraturan perundang-undangan yang berlaku.
  4. Memastikan kepatuhan Bank terhadap pemenuhan komitmen yang dibuat oleh Bank kepada OJK dan/atau otoritas pengawas lain yang berwenang dengan melakukan *monitoring* terhadap tindak lanjut pelaksanaan komitmen tersebut sesuai batasan waktunya.
3. *Ensuring that the provisions, guidelines, policies and procedures as well as business activities carried out by the Bank are in accordance with OJK, BI and applicable laws and regulations, among others, through the following action steps:*
    - a. *Proposing compliance policies or compliance principles to be established by the Bank;*
    - b. *Submitting proposals for the preparation of new and/or revised internal provisions to the relevant work units in accordance with applicable regulatory regulations (latest); and*
    - c. *Conducting compliance reviews of draft provisions, guidelines, policies and procedures both new and revised to relevant work units with reference to regulatory regulations and applicable laws and regulations.*
  4. *Ensure the Bank's compliance with the fulfillment of commitments made by the Bank to OJK and/or other authorized supervisory authorities by monitoring the follow-up of the implementation of these commitments according to the time limit.*



# Program APU PPT & PPSPM

## AML CFT & PPSPM Program

Penerapan Program Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT) dan Pencegahan Pendaan Proliferasi Senjata Pemusnah Massal (PPSPM) merupakan program yang wajib diterapkan oleh Bank dalam melakukan hubungan usaha dengan calon nasabah dan pengguna jasa Bank. Secara operasional dalam penerapannya di Bank, Penerapan Program APU PPT & PPSPM telah diatur dalam Kebijakan, Standar Prosedur maupun Petunjuk Teknis APU PPT & PPSPM.

Tujuan penerapan program adalah untuk mencegah dan melindungi Bank agar tidak digunakan sebagai sarana kejahatan pencucian uang (*Money Laundering*) dan pendanaan terorisme termasuk pendanaan proliferasi senjata pemusnah massal yang dilakukan secara langsung maupun tidak langsung oleh para pelaku kejahatan.

### DASAR HUKUM

Pembentukan unit kerja APU PPT Bank dilakukan dengan berpedoman kepada:

1. 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
2. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan.

### PEDOMAN APU PPT

Penyusunan pedoman APU PPT tertuang dalam Surat Edaran Operasi No. 138.09.1 tanggal 16 September 2022 tentang Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme.

*The implementation of Anti-Money Laundering (AML) Program, Counter Financing of Terrorism (CFT) and Prevention of Proliferation of Weapons of Mass Destruction (PPSPM) is a program that must be implemented by the Bank in conducting business relationships with prospective customers and users of Bank services. Operationally in its implementation at the Bank, the AML CFT & PPSPM Program has been regulated in the AML CFT & PPSPM Policy, Standard Procedures and Technical Guidelines.*

*The purpose of implementing the program is to prevent and protect the Bank from being used as a means of money laundering and terrorism financing, including funding for the proliferation of weapons of mass destruction carried out directly or indirectly by criminals.*

### LEGAL BASIS

*The establishment of the Bank's AML CFT work unit is carried out based on:*

1. *Financial Services Authority Regulation No. 23/POJK.01/2019 dated September 30, 2019 concerning Amendments to POJK No. 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering and Terrorism Financing Prevention Programs in the Financial Services Sector; and*
2. *Financial Services Authority Circular Letter No. 32/SEOJK.03/2017 on the Implementation of Anti-Money Laundering and Countering the Financing of Terrorism Programs in the Banking Sector.*

### AML CFT GUIDELINES

*The preparation of AML CFT guidelines is contained in Operations Circular Letter No. 138.09.1 dated September 16, 2022 on Anti-Money Laundering and Terrorism Financing Prevention.*



## PENERAPAN APU PPT & PPSPM

Pelaksanaan APU PPT & PPSPM Bank Artha Graha Internasional mengacu pada 5 (lima) pilar yaitu:

### 1. Pengawasan Aktif Dewan Komisaris dan Direksi

Fungsi pelaksanaan, pengawasan, serta penerapan APU PPT & PPSPM telah dilakukan oleh pengurus dengan memberikan rekomendasi terhadap Laporan Triwulan yang disampaikan oleh Unit Kerja APU PPT.

### 2. Kebijakan dan Prosedur

Penerapan program APU PPT & PPSPM tertuang dalam Surat Edaran Operasi No. 138.09.1 tanggal 16 September 2022 tentang Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme yang pelaksanaannya terus dilaksanakan secara bertahap, konsisten, serta berkesinambungan. Pemeriksaan dilaksanakan secara rutin oleh Unit Kerja APU PPT pada:

- a. Penomoran *Customer Identification File* (CIF) nasabah dengan menganut *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 *Internal Audit* guna melihat efektivitas pelaksanaan program APU PPT pada kantor cabang dan kantor pusat. Hasil pemeriksaan disampaikan dalam bentuk Laporan Hasil Pemeriksaan, dimana setiap temuan akan ditindaklanjuti oleh Unit Kerja APU PPT, unit kerja terkait di Kantor Pusat dan 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.

## AML CFT & PPSPM IMPLEMENTATION

The implementation of AML CFT & PPSPM of Bank Artha Graha Internasional refers to 5 (five) pillars, namely:

### 1. Active Supervision of the Board of Commissioners and Directors

The function of implementation, supervision, and implementation of AML CFT & PPSPM has been carried out by the board by providing recommendations on the Quarterly Report submitted by the AML CFT Work Unit.

### 2. Policies and Procedures

The implementation of the AML CFT & PPSPM program is contained in Operations Circular Letter No. 138.09.1 dated September 16, 2022 concerning Anti-Money Laundering and Counter Financing of Terrorism, the implementation of which continues to be carried out in stages, consistently, and continuously. Examinations are carried out routinely by the AML CFT Work Unit on:

- a. *Customer Identification File* (CIF) numbering by adhering to *single* CIF;
- 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 checks are carried out by SKAI (*Internal Audit Work Unit*) to see the effectiveness of the implementation of the AML CFT program at branch offices and head office. The results of the examination are submitted in the form of an Audit Report, where each finding will be followed up by the AML CFT Work Unit, related work units at the Head Office and related branch offices.

### 4. Management Information System

The Bank continues to develop information systems that can identify, analyze, monitor, and provide reports effectively and efficiently. The management information system identifies customer characteristics and transaction patterns to be adjusted to internal and external needs. Currently, the Bank has a new system called the AML CFT application which was implemented in early February 2021.





## 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 2022

1. Menyampaikan laporan terkait APU PPT (LTKT (Laporan Transaksi Keuangan Tunai), LTKM (Laporan Transaksi Keuangan Mencurigakan), LTKL (Laporan Transaksi Dana Dari dan ke Luar Negeri) dan Laporan Sipesat) kepada PPATK;
2. Penilaian risiko TPPU-TPPT berdasarkan *Risk Based Approach* (RBA);
3. Pengkinian data nasabah; dan
4. Sosialisasi APU PPT kepada seluruh karyawan secara berkelanjutan.

### PENGEMBANGAN KOMPETENSI TERKAIT APU PPT

1. PPATK: Rapat Koordinasi terkait rencana implementasi penyampaian data Sipesat melalui aplikasi goAML;
2. PPATK: Rapat Koordinasi terkait aplikasi sistem informasi terduga pendanaan terorisme (SIPENDAR);
3. PPATK: Rapat Koordinasi terkait implementasi aplikasi goAML dan aplikasi sistem terduga pendanaan terorisme (SIPENDAR) untuk penyelenggara E-Money;
4. PPATK: Seminar *Big Data Analytic for Money Laundering Detection*;
5. OJK: Pelaksanaan sosialisasi pengembangan sistem informasi program anti pencucian uang dan pencegahan pendanaan terorisme 2021;
6. PPATK: Rapat Koordinasi lanjutan terkait rencana implementasi penyampaian data Sipesat melalui aplikasi goAML;
7. OJK: Webinar Peluang, tantangan dan dampak pemanfaatan teknologi baru untuk penguatan rezim APU PPT;
8. PPATK: Identifikasi indikasi tindak pidana asal di bidang Kehutanan dan Lingkungan Hidup dalam rangka komitmen memerangi *Green Financial Crime*;
9. PPATK: Sinergi Membangun Negeri, Mencegah Kriminal Menguasai Negeri;

## 5. Human Capital and Training

AML CFT training is continuously conducted for all employees. As for employees who deal directly with customers and executive employees who are directly related to the implementation of Anti Money Laundering and Counter Financing of Terrorism, regular training is carried out in the form of *refreshments*.

### AML CFT WORK PROGRAM 2022

1. Submit reports related to AML CFT (LTCL (Cash Financial Transaction Report), LTKM (Suspicious Financial Transaction Report), LTKL (Fund Transaction Report From and to Overseas) and Sipesat Report) to PPATK;
2. Risk assessment of ML-TPPT based on *Risk Based Approach* (RBA);
3. Updating customer data; and
4. Continuous socialization of AML CFT to all employees.

### COMPETENCY DEVELOPMENT RELATED TO AML CFT

1. PPATK: Coordination Meeting related to the implementation plan for submitting Sipesat data through the goAML application;
2. PPATK: Coordination Meeting related to the application of information system for suspected terrorism funding (SIPENDAR);
3. PPATK: Coordination Meeting related to the implementation of goAML application and suspected terrorism financing system application (SIPENDAR) for E-Money providers;
4. PPATK: Seminar on *Big Data Analytic for Money Laundering Detection*;
5. OJK: Socialization of information system development for anti-money laundering and terrorism financing prevention program 2021;
6. PPATK: Follow-up Coordination Meeting regarding the implementation plan for submitting Sipesat data through the goAML application;
7. OJK: Webinar Opportunities, challenges and impacts of utilizing new technology to strengthen the AML CFT regime;
8. PPATK: Identification of indications of criminal acts of origin in the field of Forestry and Environment in the context of commitment to fight *Green Financial Crime*;
9. PPATK: Synergy in Building the Country, Preventing Criminals from Controlling the Country;



10. PPATK: Bimbingan teknis kewajiban pelaporan bagi penyelenggara *financial technology*;
11. PPATK: Mewujudkan *Green Economy* berintegrasi melalui upaya disrupti pencucian uang pada pajak karbon;
12. PPATK: *Fight Against Green Financial Crime*;
13. PPATK: Rakor tahunan PPATK tahun 2022;
14. UNOCD: UNHCR 1373 Webinar for Public Private Sector Engagement;
15. FKDKP: Webinar penguatan penerapan program APU PPT berbasis risiko di Bank untuk mendukung penilaian MER Indonesia;
16. LPPI: Mitigasi risiko pencucian uang di Era Digital;
17. OJK: Tantangan *Anti Money Laundering* di Era Digital;
18. PPATK: Pertemuan Koordinasi dalam rangka evaluasi kebijakan pelaporan;
19. PPATK: *Launching FIR on ML/FT* tahun 2022;
20. PPATK: *Kick off Analisis strategis green financial crime*;
21. PPATK: Rapat Koordinasi terkait rencana penyampaian informasi Sipesat melalui aplikasi goAML dan implementasi goAML versi 5.2;
22. UNOCD: Webinar keterbukaan informasi pemilik manfaat (*beneficial owner*) pada rezim APU PPT;
23. BFDC: *Refreshment program* APU PPT: Regulasi terbaru & kasus terkini pencucian uang dan pendanaan terorisme di Era Digitalisasi;
24. PPATK: goAML *Interegional Meeting*;
25. PPATK: Diseminasi kebijakan dan regulasi pembawaan uang tunai dan instrumen pembayaran lain lintas batas wilayah pabean Indonesia;
26. OJK: *Focus Group Discussion* RPOJK APU PPT PPSPM di SJK; dan
27. PPATK: Diseminasi hasil pengukuran FIR on ML/TF tahun 2022.
10. PPATK: *Technical guidance on reporting obligations for financial technology providers*;
11. PPATK: *Realizing an integrated Green Economy through money laundering disruption efforts on carbon tax*;
12. PPATK: *Fight Against Green Financial Crime*;
13. PPATK: *PPATK annual coordination meeting in 2022*;
14. UNOCD: *UNHCR 1373 Webinar for Public Private Sector Engagement*;
15. FKDKP: *Webinar on strengthening the implementation of risk-based AML CFT programs in Banks to support Indonesia's MER assessment*;
16. LPPI: *Money laundering risk mitigation in the Digital Era*;
17. OJK: *Anti Money Laundering Challenges in the Digital Era*;
18. PPATK: *Coordination Meeting in order to evaluate the reporting policy*;
19. PPATK: *Launching FIR on ML/FT in 2022*;
20. PPATK: *Kick off green financial crime strategic analysis*;
21. PPATK: *Coordination Meeting related to the plan to submit Sipesat information through the goAML application and the implementation of goAML version 5.2*;
22. UNOCD: *Webinar on disclosure of beneficial owner information in the AML CFT regime*;
23. BFDC: *AML CFT program refreshment: Latest regulations & recent cases of money laundering and terrorism financing in the Digitalization Era*;
24. PPATK: *goAML Interegional Meeting*;
25. PPATK: *Dissemination of policies and regulations on carrying cash and other payment instruments across Indonesian customs borders*;
26. OJK : *Focus Group Discussion RPOJK AML CFT PPSPM in SJK; and*
27. PPATK: *Dissemination of FIR on ML/TF measurement results in 2022*



# Sistem Pengendalian Internal

## Internal Control System

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;
5. Kegiatan Pemantauan.

*The internal control system is a monitoring process mechanism established by the Bank on an ongoing basis and is designed to be able 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 applicable laws and regulations; as well as*
4. *Safeguarding assets.*

*By implementing an internal control system, the Bank seeks to manage risks to a tolerable level.*

### LEGAL BASIS

1. *Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks;*
2. *Financial Services Authority Circular Letter No. 34/SEOJK.03/2016 dated September 1, 2016 regarding the Implementation of Risk Management for Commercial Banks; and*
3. *Financial Services Authority Circular Letter No. 35/SEOJK.03/2017 concerning Guidelines for Internal Control System Standards for Commercial Banks.*

### COMPLIANCE WITH (COSO - INTERNAL CONTROL FRAMEWORK)

*Bank Artha Graha Internasional implements an internal control system that consists 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;*
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 pemisalah fungsi (*four eyes principle*). Berikut fungsi yang menjalankan pengawasan dalam pengendalian internal:

1. Sub Direktorat Control untuk pengawasan kepatuhan terhadap ketentuan internal Bank melalui pemeriksaan operasional secara periodik dan harian dengan penerapan *back end control*;
2. Direktorat Compliance 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. 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. Internal Audit:
  - 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 melakukan evaluasi terhadap efektivitas sistem pengendalian internal dengan memprioritaskan pemantauan risiko utama, termasuk evaluasi secara berkala, baik oleh satuan-satuan kerja operasional maupun *Internal Audit*, *Control*, *Risk Management*, dan *Compliance*. Selanjutnya, hasil evaluasi dikomunikasikan dengan Direksi dan dilaporkan kepada Dewan Komisaris melalui Komite Audit agar diperoleh rekomendasi perbaikan guna mencapai peningkatan yang berkelanjutan dari setiap lini usaha Bank.

## COMPREHENSIVE INTERNAL CONTROL SYSTEM

*An effective and efficient Internal Control System that is the responsibility of all operational work units and supporting work units. This internal control is carried out in every front-end control activity and must comply with the four eyes principle. The following functions carry out supervision in internal control:*

1. *Sub Directorate of Control to supervise compliance with the Bank's internal regulations through periodic and daily operational checks with the implementation of back end control;*
2. *Compliance Directorate to supervise compliance with the application of applicable external regulations to prevent irregularities committed by management in determining policies related to the prudential principle;*
3. *Directorate of Risk Management to conduct a gradual review by establishing:*
  - a. The adequacy of the risk management framework;*
  - b. The accuracy of the risk assessment methodology; and*
  - c. Adequacy of risk management information system.*
4. *Internal Audit Work Unit:*
  - a. Periodically reviewing the implementation of risk management; and*
  - b. Conduct sampling checks periodically and on a risk-based basis.*

## REVIEW OF INTERNAL CONTROL SYSTEM EVALUATION RESULTS

*Bank Artha Graha Internasional evaluates the effectiveness of the internal control system. This evaluation prioritizes the monitoring of key risks, including periodic evaluations by both operational units and the Internal Audit, Control, Risk Management and Compliance. 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 recommendations for improvement in order to achieve continuous improvement in each line of the Bank's business.*



## TINJAUAN EFEKTIVITAS PENGENDALIAN INTERNAL

Bank telah melakukan evaluasi terhadap efektifitas sistem pengendalian internal atas Laporan Keuangan Audited periode 31 Desember 2022. Berdasarkan evaluasi yang dilakukan, dengan Komisaris dan Direksi menyimpulkan bahwa hingga 31 Desember 2022, sistem Pengendalian Internal Perseroan atas Laporan Keuangan telah berjalan dengan efektif.

## PERNYATAAN DIREKSI DAN/ATAU DEWAN KOMISARIS ATAS KECUKUPAN SISTEM PENGENDALIAN INTERNAL

Direksi berpandangan bahwa penerapan sistem pengendalian intern sudah berjalan dengan baik. Dalam pengawasan terhadap penerapan sistem pengendalian internal, Direksi dibantu oleh *Internal Audit Unit* yang merupakan Satuan Kerja dalam organisasi Bank. Dalam menjalankan tugasnya, *Internal Audit* berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit.

## INTERNAL CONTROL EFFECTIVENESS REVIEW

*Bank has evaluated the effectiveness of the internal control system for the Audited Financial Statements for the period December 31, 2022. Based on the evaluation carried out, the Commissioners and Directors concluded that until December 31, 2022, the Company's Internal Control system for Financial Statements had been running effectively.*

## STATEMENT OF THE BOARD OF DIRECTORS AND/OR BOARD OF COMMISSIONERS ON THE ADEQUACY OF THE INTERNAL CONTROL SYSTEM

*The Board of Directors is of the view that the implementation of the internal control system has been running well. In supervising the implementation of the internal control system, the Board of Directors is assisted by the Internal Audit Unit, which is a working unit within the Bank's organization. In carrying out its duties, Internal Audit communicates directly with the Board of Commissioners through the Audit Committee to inform various matters related to Internal Audit Activities.*



# Perkara Hukum

## Legal Cases

| Permasalahan Hukum<br><i>Legal Issues</i>                        | Jumlah<br><i>Total</i>  |                           |                                       |
|------------------------------------------------------------------|-------------------------|---------------------------|---------------------------------------|
|                                                                  | Perdata<br><i>Civil</i> | Pidana<br><i>Criminal</i> | PKPU/Pailit<br><i>PKPU/Bankruptcy</i> |
| Telah Selesai<br><i>Resolved</i>                                 | 7                       | -                         | -                                     |
| Dalam Proses Penyelesaian<br><i>In the Process of Settlement</i> | 22                      | 5                         | 5                                     |
| Jumlah<br><i>Total</i>                                           | 29                      | 5                         | 5                                     |

| Perdata<br><i>Civil</i>                                             |                                                                                                                          |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| Para Pihak<br><i>Parties</i>                                        | Penggugat   <i>Plaintiff</i> : PT Lotte Packaging<br>Tergugat   <i>Defendant</i> : PT Bank Artha Graha Internasional Tbk |
| Pokok Perkara<br><i>Subject Matter</i>                              | Perbuatan Melawan hukum<br><i>Wrongful Act</i>                                                                           |
| Status Perkara<br><i>Case Status</i>                                | Perdamaian<br><i>Peace</i>                                                                                               |
| Pengaruh terhadap Kinerja Bank<br><i>Effect on Bank Performance</i> | Tidak signifikan karena telah dilakukan mitigasi<br><i>Not significant because mitigation has been done</i>              |
| Sanksi Administratif<br><i>Administrative Sanctions</i>             | Tidak ada sanksi administratif<br><i>No administrative sanction</i>                                                      |

| Perdata<br><i>Civil</i>                                             |                                                                                                                                               |
|---------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Para Pihak<br><i>Parties</i>                                        | Penggugat   <i>Plaintiff</i> : Binsar Lambok Tumonggotua Lumban Tobing<br>Tergugat   <i>Defendant</i> : PT Bank Artha Graha Internasional Tbk |
| Pokok Perkara<br><i>Subject Matter</i>                              | Perbuatan Melawan hukum<br><i>Wrongful Act</i>                                                                                                |
| Status Perkara<br><i>Case Status</i>                                | Penggugat mengajukan Kasasi<br><i>The plaintiff filed a Cassation</i>                                                                         |
| Pengaruh terhadap Kinerja Bank<br><i>Effect on Bank Performance</i> | Tidak signifikan karena telah dilakukan mitigasi<br><i>Not significant because mitigation has been done</i>                                   |
| Sanksi Administratif<br><i>Administrative Sanctions</i>             | Tidak ada sanksi administratif<br><i>No administrative sanction</i>                                                                           |

| Perdata<br><i>Civil</i>                                             |                                                                                                                               |
|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Para Pihak<br><i>Parties</i>                                        | Pelapor   <i>Complainant</i> : PT Bank Artha Graha Internasional Tbk<br>Terlapor   <i>Reported</i> : Margareth Liliany Limbri |
| Pokok Perkara<br><i>Subject Matter</i>                              | Penipuan<br><i>Fraud</i>                                                                                                      |
| Status Perkara<br><i>Case Status</i>                                | Penyidikan<br><i>Investigation</i>                                                                                            |
| Pengaruh terhadap Kinerja Bank<br><i>Effect on Bank Performance</i> | Tidak signifikan karena telah dilakukan mitigasi<br><i>Not significant because mitigation has been done</i>                   |
| Sanksi Administratif<br><i>Administrative Sanctions</i>             | Tidak ada sanksi administratif<br><i>No administrative sanction</i>                                                           |





## Sanksi Administratif

### Administration Sanction

Bank mendapat sanksi administratif yang tidak signifikan oleh otoritas yang berwenang selama tahun 2022 dalam rangka pembinaan.

*The Bank received insignificant administrative sanctions by the competent authority during 2022 in the context of guidance.*

## Akses Informasi dan Data Perusahaan

### Access to 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 *Corporate Secretary*;
3. Graha Call: 0800-191-88880;
4. Graha Chat: 0811-191-88880;
5. Graha mail: [agicustomercare@ag.co.id](mailto: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*.

*Bank Artha Graha Internasional provides easy access to corporate information and data for shareholders and the public. The information presented varies related to products, services, latest news, bank performance to the development that is being and has been implemented, openly presented to the public in the form of information either through print media, television or website. The information is provided in Indonesian and English based on the principles of transparency/openness 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: 0800-191-88880;
4. Graha Chat: 0811-191-88880;
5. Graha mail: [agicustomercare@ag.co.id](mailto:agicustomercare@ag.co.id);
6. *Annual Report* and *Sustainability Report*;
7. *Periodic press releases* in print and electronic media;
8. Social Media Facebook, YouTube, Tiktok, Twitter and Instagram; and
9. *Media Gathering*, *Media Conference* and *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 Keberlanjutan, 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; dan
2. Publikasi Laporan Keuangan Semesteran dan Tahunan melalui media surat kabar nasional yang beredar luas.

## SIARAN PERS

Siaran pers yang telah dipublikasikan oleh Bank Artha Graha Internasional sebanyak 15 (lima belas) siaran pers pada tahun 2022 yang antara lain berisi:

## 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, Sustainability 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 publicize all company activities that need to be known by Shareholders, stakeholders, and the public, among others:

1. Annual Report and Sustainability Report; and
2. Publication of Semi-Annual and Annual Financial Statements through widely circulated national newspapers.

## PRESS RELEASES

Bank Artha Graha Internasional has published 15 (fifteen) press releases in 2022 which include:

| Tanggal<br>Date                    | Tempat<br>Place | Siaran Pers<br>Press Release                                                                                                                                                                                                   |
|------------------------------------|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4 Juni 2022<br>June 4, 2022        | Jakarta         | Dukung Sustainable Energy di Formula E, Bank Artha Graha Internasional Perkenalkan agi Sebagai Aplikasi Baru<br>Supporting Sustainable Energy in Formula E, Bank Artha Graha Internasional Introduces agi as a New Application |
| 4 Juli 2022<br>July 4, 2022        | Jakarta         | Bertransaksi Lebih Mudah dengan Sistem Pembayaran Digital Agi<br>Easier Transactions with Agi Digital Payment System                                                                                                           |
| 12 Juli 2022<br>July 12, 2022      | Jakarta         | Bank Artha Graha Internasional Sumbang Pengadaan Hewan Qurban di Masjid Istiqlal<br>Bank Artha Graha Internasional Donates for Qurban Animal Procurement at Istiqlal Mosque                                                    |
| 19 Juli 2022<br>July 19, 2022      | Cipanas         | Free Fire Battlegrounds Offline Competition                                                                                                                                                                                    |
| 25 Juli 2022<br>July 25, 2022      | Jakarta         | Rapat Umum Pemegang Saham Tahunan PT Bank Artha Graha Internasional Tbk<br>Annual General Meeting of Shareholders of PT Bank Artha Graha Internasional Tbk                                                                     |
| 21 Agustus 2022<br>August 21, 2022 | Jakarta         | Dukung E-Sport Indonesia, Bank Artha Graha Sponsori Turnamen E-Sport Piala KASAD 2022<br>Supporting Indonesian E-Sport, Bank Artha Graha Sponsors the 2022 KASAD Cup E-Sport Tournament                                        |



| Tanggal<br>Date                         | Tempat<br>Place                                             | Siaran Pers<br>Press Release                                                                                                                                                                                                                     |
|-----------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7 September 2022<br>September 7, 2022   | Jakarta, Medan, Samarinda, Bali, Kupang,<br>Ambon, Makassar | Rayakan HUT ke-49, Bank Artha Graha Internasional Gelar Donor Darah Serentak di 7 Kota<br><i>Celebrating 49<sup>th</sup> Anniversary, Bank Artha Graha Internasional Holds Simultaneous Blood Donation in 7 Cities</i>                           |
| 8 September 2022<br>September 8, 2022   | Jakarta                                                     | PT Bank Artha Graha Internasional Tbk dan JMSI Tanda Tangan Nota Kesepahaman Kerja sama Kemitraan Media Siber<br><i>PT Bank Artha Graha Internasional Tbk and JMSI Sign a Memorandum of Understanding on Cyber Media Partnership Cooperation</i> |
| 9 September 2022<br>September 9, 2022   | Jakarta, Bogor, Depok, Tangerang, Bekasi,<br>Karawang       | Artha Graha Peduli Bersama Bank Artha Graha Internasional Salurkan Bantuan Tunai dan Sembako Kepada Masyarakat<br><i>Artha Graha Peduli Together with Bank Artha Graha Internasional Distributes Cash and Food Assistance to the Community</i>   |
| 19 September 2022<br>September 19, 2022 | Jakarta                                                     | Bank Artha Graha Internasional Ikut Ramaikan HUT TNI AL ke-77 di Naval Expo 2022<br><i>Bank Artha Graha Internasional Joins the 77th Navy Anniversary at Naval Expo 2022</i>                                                                     |
| 28 September 2022<br>September 28, 2022 | Jakarta                                                     | Bank Artha Graha Internasional Ramaikan IFSC Climbing World Cup 2022<br><i>Bank Artha Graha Internasional Celebrates IFSC Climbing World Cup 2022</i>                                                                                            |
| 30 September 2022<br>September 30, 2022 | Cipanas                                                     | Bank Artha Graha Internasional Adakan English Competition dalam Rangka Edukasi Perbankan<br><i>Bank Artha Graha Internasional Holds English Competition in the Context of Banking Education</i>                                                  |
| 20 Oktober 2022<br>October 20, 2022     | Jakarta                                                     | Bank Artha Graha Internasional Dorong Inklusi Keuangan Pelajar dan Mahasiswa<br><i>Bank Artha Graha Internasional Encourages Financial Inclusion of Students and College Students</i>                                                            |
| 24 Oktober 2022<br>October 24, 2022     | Jakarta                                                     | Jadi Sponsor Liga Santri 2022, Bank Artha Graha Internasional Ingin Temukan Talenta Muda<br><i>Sponsoring the 2022 Santri League, Bank Artha Graha Internasional aims to find young talents</i>                                                  |
| 14 Desember 2022<br>December 14, 2022   | Jakarta                                                     | Bank Artha Graha Internasional Dukung Gaya Hidup Sehat Melalui Indo Runners Sprint Race<br><i>Bank Artha Graha Internasional Supports Healthy Lifestyle through Indo Runners Sprint Race</i>                                                     |

## PUBLIC EXPOSE

Komitmen keterbukaan informasi juga diwujudkan dengan penyelenggaraan paparan publik (*public expose*) setiap tahun. Untuk tahun 2022, Bank menyelenggarakan *public expose* pada tanggal 25 Juli 2022 dengan penyajian materi disampaikan oleh Bapak Anas Latief, Bapak Indrastomo Nugroho, Bapak Andy Dharma, selaku Direktur, Ibu Susana selaku *Chief Financial Officer*, dan Bapak Elvin Halim selaku *Deputy Director* Perseroan dan dihadiri oleh beragam kalangan diantaranya jajaran Dewan Komisaris, Direksi, dan Pemegang Saham Bank, serta wartawan/media pers.

## PUBLIC EXPOSE

The commitment to information disclosure is also realized by organizing a public expose every year. For the year 2022, the Bank held a public expose on July 25, 2022 with material presented by Mr. Anas Latief, Mr. Indrastomo Nugroho, Mr. Andy Dharma, as Director, Mrs. Susana as Chief Financial Officer, and Mr. Elvin Halim as Deputy Director of the Company and attended by various groups including the Board of Commissioners, Directors, and Shareholders of the Bank, as well as journalists/press media.



# Transparansi Kondisi Keuangan dan Non-Keuangan Perusahaan

## Transparency of the Company's Financial and Non-Financial Condition

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 related to the obligation to publicly disclose information on the Bank's website and OJK Reporting system related to financial and non-financial conditions to stakeholders and the Financial Services Authority as follows:

| Transparansi Kondisi Keuangan<br><i>Transparency of Financial Condition</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Transparansi Kondisi Non-Keuangan<br><i>Transparency of Non-Financial Condition</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Laporan Bulanan mencakup:</p> <ul style="list-style-type: none"> <li>Laporan keuangan ringkas secara individu</li> </ul> <p><i>Monthly Reports include:</i></p> <ul style="list-style-type: none"> <li><i>Individual summarized financial statements</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p>Laporan Bulanan mencakup:</p> <ul style="list-style-type: none"> <li>Laporan Suku Bunga Kredit (SBDK); dan</li> <li>Laporan Kepemilikan Saham.</li> </ul> <p><i>Monthly Reports include:</i></p> <ul style="list-style-type: none"> <li><i>Lending Interest Rate Report (SBDK);</i></li> <li><i>Share Ownership Report.</i></li> </ul>                                                                                                                                                                                                                                                                          |
| <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><i>Quarterly Reports include:</i></p> <ul style="list-style-type: none"> <li><i>Individual and Consolidated Condensed Financial Statements;</i></li> <li><i>Financial Performance;</i></li> <li><i>Capital Information;</i></li> <li><i>Risk Information;</i></li> <li><i>Leverage Ratio Fulfillment Obligation Report; and</i></li> <li><i>Leverage Ratio Calculation Report.</i></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><i>Quarterly Reports include:</i></p> <ul style="list-style-type: none"> <li><i>Information on Management Structure and Shareholders; and</i></li> <li><i>Governance Information.</i></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, Kebijakan;</li> <li>Laporan Tahunan Emiten atau Perusahaan Publik; dan</li> <li>Laporan Keberlanjutan Emiten atau Perusahaan Publik.</li> </ul> <p><i>Annual Report includes:</i></p> <ul style="list-style-type: none"> <li><i>Audited Financial Statements;</i></li> <li><i>Bank Business Development Report, Management Report, Strategy Report, Policy;</i></li> <li><i>Annual Report of Issuer or Public Company; and</i></li> <li><i>Sustainability Report of the Issuer or Public Company.</i></li> </ul>                                                           | <p>Laporan Tahunan mencakup:</p> <ul style="list-style-type: none"> <li>Informasi Susunan Pengurus dan Pemegang Saham;</li> <li>Pengungkapan Kuantitatif mengenai Struktur Permodalan dan Kecukupan Permodalan; dan</li> <li>Pengungkapan Pendekatan Manajemen Risiko Bank.</li> </ul> <p><i>Annual Report includes:</i></p> <ul style="list-style-type: none"> <li><i>Information on the Composition of the Management and Shareholders;</i></li> <li><i>Quantitative Disclosure of Capital Structure and Capital Adequacy; and</i></li> <li><i>Disclosure of the Bank's Risk Management Approach.</i></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 Lingkungan (TJSL) di dalam buku Laporan Tahunan ini.

*The Bank guarantees and respects the right of the Bank's management and employees to exercise their political rights in accordance with the provisions of the prevailing laws and regulations, but the Bank prohibits the involvement of the Bank including employees in political activities, including providing funds for political interests. This policy is implemented to maintain the independence and professionalism of the Bank and its 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 environmental conditions. The full details can be seen in the chapter on Social and Environmental Responsibility (CSR) 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 that upholds the prudential principle in business management, Bank Artha Graha Internasional is guided by the Financial Services Authority Regulation No. 32/POJK.03/2018 dated December 26, 2018 concerning Maximum 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 related to the provision of funds to related parties and large funds.

| Penyediaan Dana<br>Provision of Funds        | Debitur<br>Debtors | Jumlah<br>Total                                                          |                                                                 |
|----------------------------------------------|--------------------|--------------------------------------------------------------------------|-----------------------------------------------------------------|
|                                              |                    | Penyediaan Dana<br>(Jutaan Rupiah)<br>Fund Provision<br>(Million Rupiah) | Realisasi<br>(Jutaan Rupiah)<br>Realization<br>(Million Rupiah) |
| Kepada Debitur Terkait<br>To Related Debtors | 6                  | 324.574                                                                  | 270.381                                                         |
| Kepada Debitur Inti<br>To Main Debtors       | 20                 | 6.669.278                                                                | 5.666.085                                                       |
| a. Individu<br>Individual                    | 13                 | 3.633.543                                                                | 3.095.826                                                       |
| b. Kelompok<br>Group                         | 7                  | 3.035.735                                                                | 2.570.259                                                       |
| Jumlah<br>Total                              |                    | 6.993.852                                                                | 5.936.466                                                       |

| Kredit (Jutaan Rupiah)<br>Loans (Million Rupiah) |            |
|--------------------------------------------------|------------|
| Kredit Produktif<br>Productive Loans             | 7.476.792  |
| Kredit Konsumtif<br>Consumptive Loans            | 2.752.978  |
| Jumlah Kredit<br>Total Credit                    | 10.229.770 |





## Pelanggaran (*Fraud*) Internal

### Internal 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 2022:

*Bank Artha Graha Internasional strives to prevent the possibility of internal fraud committed by all company personnel. This step is taken to reduce internal fraud committed by members of the Board of Commissioners and Directors, permanent employees, non-permanent employees (honorary) and outsourced labor that has the potential to affect the company's performance conditions.*

*The following table describes irregularities/fraud related to the Bank's work processes and operational activities in 2022:*

| Uraian<br>Description                                                                    | Anggota Dewan Komisaris dan Direksi<br>Members of the Board of Commissioners and Board of Directors |                                | Pegawai Tetap<br>Permanent Employees |                                | Pegawai Tidak Tetap dan Tenaga Kerja Alih Daya<br>Non-permanent Employees and Outsourced Workers |                                |
|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|--------------------------------|--------------------------------------|--------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------|
|                                                                                          | 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 |
| Jumlah <i>Fraud</i><br>Total <i>Fraud</i>                                                | -                                                                                                   | -                              | -                                    | -                              | -                                                                                                | -                              |
| Telah diselesaikan<br>Resolved                                                           | -                                                                                                   | -                              | -                                    | -                              | -                                                                                                | -                              |
| Dalam Proses Penyelesaian Internal<br>In the Process of Internal Bank Settlement         | -                                                                                                   | -                              | -                                    | -                              | -                                                                                                | -                              |
| Belum diupayakan Penyelesaian<br>Not yet Resolved                                        | -                                                                                                   | -                              | -                                    | -                              | -                                                                                                | -                              |
| Telah Ditindaklanjuti Melalui Proses Hukum<br>Has been Followed Up Through Legal Process | -                                                                                                   | -                              | -                                    | -                              | -                                                                                                | -                              |



# Kode Etik

## Code of Conduct

Kode Etik (*Code of Conduct*) merupakan pedoman perilaku Jajaran Bank Artha Graha Internasional dalam menjalankan tugas dan kedinasan sehari-hari serta dalam melakukan hubungan bisnis dengan para nasabah, rekanan maupun rekan sekerja.

Kode Etik mengatur tentang pedoman perilaku yang berkaitan dengan Benturan Kepentingan, Kerahasiaan, Penyalahgunaan Jabatan, Perilaku *Insiders*, Integritas dan Akurasi Data Bank serta Integritas Sistem Perbankan, dijelaskan sebagai berikut.

### 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 berkesinambungan;
6. Memberikan pedoman dalam pengelolaan benturan kepentingan dan pengendalian gratifikasi; dan
7. Menjaga hubungan dengan pihak eksternal yang harmonis dan saling menguntungkan.

*The Code of Conduct is a guideline for the behaviour of Bank Artha Graha Internasional personnel in carrying out their daily duties and business relationships with customers, partners and co-workers.*

*The Code of Conduct regulates the conduct relating to Conflict of Interest, Confidentiality, Abuse of Position, Insider Behaviour, Integrity and Accuracy of Bank Data and Integrity of the Banking System, explained as follows.*

### PURPOSE AND OBJECTIVES

*The purpose and objectives of the establishment of Bank Artha Graha Internasional code of ethics are:*

1. *To provide an understanding of GCG principles in the corporate culture expressed in business ethics and behaviour in accordance with the Bank's vision and mission;*
2. *To encourage all personnel of Bank Artha Graha Internasional to behave in accordance with GCG principles and corporate culture values;*
3. *Preventing the occurrence of irregularities or fraud that risk the Bank's reputation;*
4. *Maintain a commitment to implementing the Bank's vision and mission in accordance with cultural values in business ethics and behaviour;*
5. *Maintaining the Bank's image in the eyes of the public through the Bank's good performance by paying attention to healthy and sustainable business behaviour and ethics;*
6. *Provide guidelines for managing conflicts of interest and controlling gratuities; and*
7. *Maintaining harmonious and mutually beneficial relationships with external parties.*



## 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 wewenangannya, 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;
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;
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;

## PRINCIPLES OF THE CODE OF CONDUCTS

### Business Ethics

1. Not to divulge or convey in any way all information known by employees about Bank Artha Graha Internasional or its customers to third parties (other people, customers, friends, or family);
2. During working hours and even more so after working hours, employees must safeguard all data and information under their authority, including notebooks, data books, reports, etc., and not leave such data and information in the open, so that it can easily be seen or read by others;
3. If the employee ceases to work from Bank Artha Graha Internasional, the employee must hand over all data records, documents, manuals, and letters belonging to Bank Artha Graha Internasional to the immediate supervisor;
4. Even though the employee has quit Bank Artha Graha Internasional, the employee is obliged to keep the secrets of Bank Artha Graha Internasional and its customers known by the employee to other parties.

### Work Ethics

1. Employees are not allowed to have other employment ties, either directly or indirectly with business entities or individual businesses;
2. In relationships with customers or relationships, each employee is not allowed to accept gifts, in the form of goods and money that can reduce the objectivity of employees in considering the expected interests of the gift of the goods. In the event that an employee is forced to accept a gift and it is very difficult to refuse it, the employee concerned, through his/her supervisor, must 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 an employee to work at the same Bank;



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;
  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.
4. Every employee must have the awareness not to commit despicable acts, such as falsifying documents and signatures, providing false information to superiors or the Bank, as well as other acts of dishonesty that can harm and damage the Bank's name, either directly or indirectly;
  5. Each employee must realize that any violation or act of dishonesty of 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 continue processing the case to the authorities, even though they no longer have an employment relationship.

### 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) adalah sebagai perwujudan visi dan misi Bank.

### COMPLIANCE DISCLOSURE

*Compliance with laws and regulations is a demand for business behavior and norms prevailing in society that must be implemented 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.

### SOCIALIZATION AND DISSEMINATION OF CODE OF CONDUCTS

*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.*

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.

*The socialization program is carried out by:*

1. Communicating to all employees and Directors of the Bank through administrator e-mail;
2. Delivering it during the signing of the Collective Labor Agreement between prospective employees and the Bank's management;
3. Conducting supervision in each work unit; and
4. Signing the Integrity Pact statement letter to comply with business ethics.



## 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, mengoordinasi, 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 2022

Hanya ada 1 (satu) kasus pelanggaran yang terjadi pada tahun 2022.

## TYPES OF SANCTIONS AND VIOLATIONS

*Discipline* The achievement of Bank Artha Graha Internasional objectives requires the participation of all Bank personnel who are disciplined, dexterous and skilled in carrying out work supported by management that is able to implement discipline for decision making, plan placement or policy basis, especially regarding disciplinary behavior such as negligence at work, work tardiness, work attendance and employee attendance levels. This is not just complementary, but leaders must also be able to enforce regulations in achieving organizational goals. In other words, organize, coordinate, and apply strict rules in the same practice to subordinates and impose strict sanctions on employees who have violated the rules made. Violations of work rules can occur anywhere, including at Bank Artha Graha Internasional.

## NUMBER OF CODE OF ETHICS VIOLATIONS IN 2022

*There was only 1 (one) case of violation that occurred in 2022.*



# Sistem Pelaporan Pelanggaran (Whistleblowing System)

## Whistleblowing System

Bank Artha Graha Internasional memiliki mekanisme Whistleblowing System (WBS) yang merupakan salah satu komponen Pilar Deteksi dalam Strategi Anti Fraud Bank Artha Graha Internasional. WBS sebagai saluran komunikasi yang memfasilitasi pelapor (*whistleblower*) baik internal maupun eksternal untuk melaporkan indikasi pelanggaran terkait dengan tindakan *fraud*, pelanggaran kebijakan, penyuapan/pinjam meminjam uang dengan *customer*, 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.

Melalui fungsi deteksi dini yang efektif, Bank dapat mengetahui indikasi terjadinya *fraud* dengan lebih cepat, sehingga langkah mitigasi agar risiko tidak berlanjut dapat segera dilakukan. Pengaduan yang memiliki indikasi yang kuat ditindaklanjuti dengan proses investigasi untuk mengetahui penyebab, modus operandi, dan pelaku *fraud* guna menentukan tindak lanjut yang dapat dilakukan baik secara finansial maupun non-finansial bagi Bank Artha Graha Internasional.

### 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.

*Bank Artha Graha Internasional has a Whistleblowing System (WBS) mechanism which is one of the components of the Detection Pillar in Bank Artha Graha Internasional Anti Fraud Strategy. The WBS is a communication channel that facilitates whistleblowers, both internal and external, to report indications of violations related to fraud, policy violations, bribery/money lending with customers, theft/embezzlement, financial statement fraud, illegal activities and other violations of the code of ethics involving Bank Artha Graha Internasional employees and/or with related parties with the confidentiality of the reporter's identity.*

*Through an effective early detection function, the Bank can recognize indications of fraud more quickly, so that mitigation steps to prevent the risk from continuing can be taken immediately. Complaints that have strong indications are followed up with an investigation process to determine the cause, modus operandi, and perpetrators of fraud to determine what follow-up actions can be taken both financially and non-financially for Bank Artha Graha Internasional*

### WHISTLEBLOWING SYSTEM POLICY

*Bank Artha Graha Internasional regulates the whistleblowing system policy as stipulated in the Corporate Policy Manual on Anti Fraud Strategy, Submission of Violation and Fraud Reports.*





## 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 Internal Audit menerima laporan pelanggaran dan *fraud* mengacu kepada Pedoman Kebijakan Perusahaan tentang Strategi Anti Fraud. Pelaporan ini dapat disampaikan melalui:

### Surat:

Sub Direktorat Anti Fraud, Gedung Bank Artha Graha Lantai 3, Jl. Kopi No. 2, Jakarta Barat, 11230

### E-mail:

antifraud@ag.co.id

## PURPOSE OF WHISTLEBLOWING SYSTEM

1. To detect early and prevent the occurrence of irregularities or violations within Bank Artha Graha Internasional; as well as
2. To create a healthy, open, sincere, honest, and responsible work climate within the Bank.

## TYPES OF VIOLATIONS

Forms of violations that can be reported and will be followed up by the Anti Fraud Sub Directorate of Artha Graha International Bank are:

1. Cheats;
2. Fraud;
3. Embezzlement of Assets;
4. Leakage of Information;
5. Banking Crime; and
6. Other actions that can be equated with *fraud*.

## REPORTING MEDIA

The Sub Directorate of Anti Fraud - Internal Audit Directorate receives reports of violations and *fraud* referring to the Company's Policy Guidelines on Anti Fraud Strategy. This report can be submitted through:

### Letter:

Sub Directorate of Anti Fraud, Bank Artha Graha Building 3<sup>rd</sup> Floor, Jl. Kopi No. 2, West Jakarta, 11230

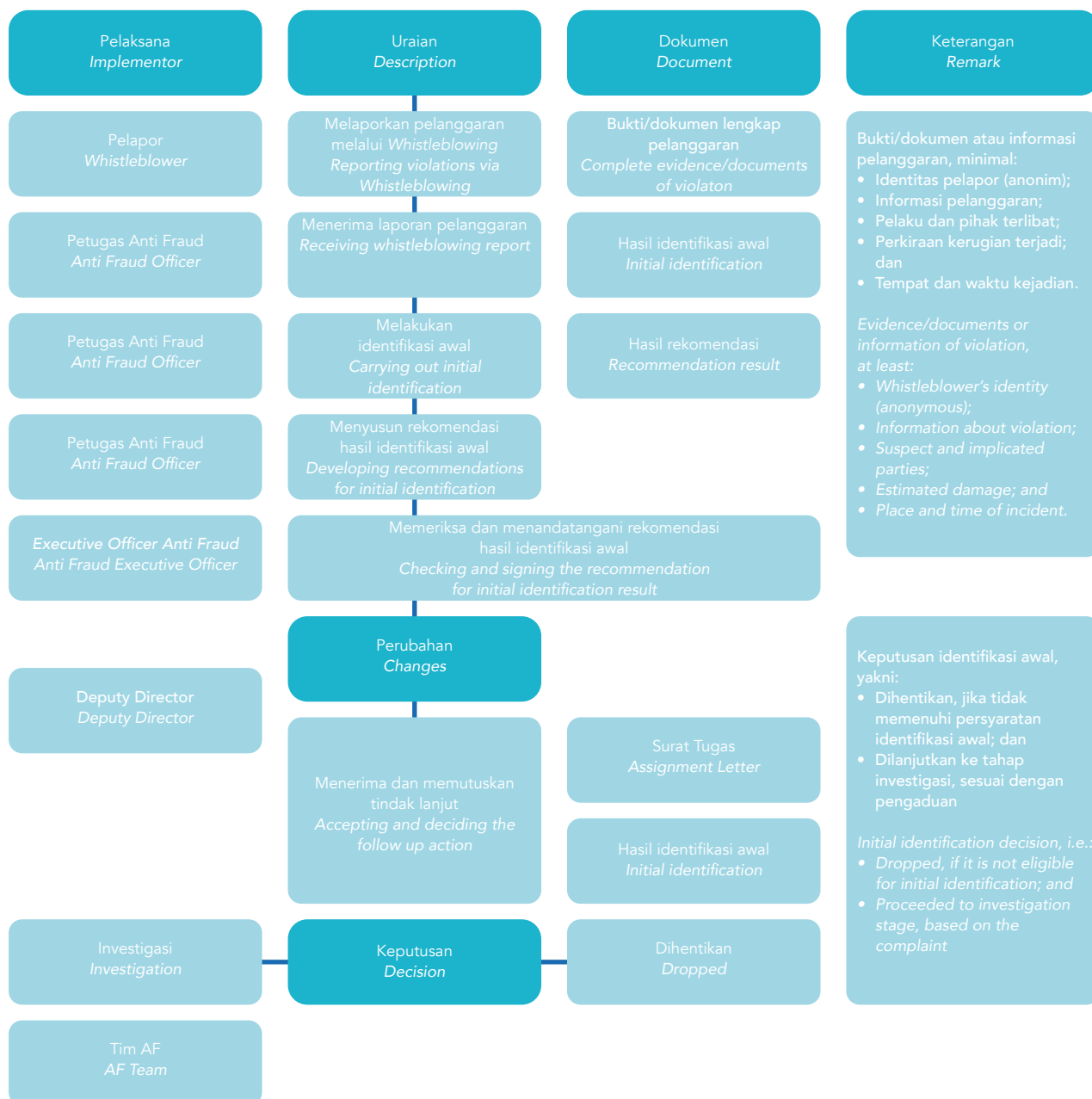
### E-mail:

antifraud@ag.co.id



## MEKANISME PENYAMPAIAN LAPORAN PELANGGARAN

## MECHANISM FOR SUBMISSION OF VIOLATION REPORTS





## PIHAK YANG MENGELOLA PENGADUAN

Sub Direktorat Anti *Fraud* adalah pihak yang bertanggung jawab dalam mengelola *whistleblowing system* 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 Internal Audit melaksanakan sosialisasi *anti fraud* ke seluruh kantor cabang/kantor cabang pembantu 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*.

## PARTIES MANAGING COMPLAINTS

*Sub Directorate of Anti Fraud* is the party responsible for managing the *whistleblowing system* of Bank Artha Graha Internasional.

## WHISTLEBLOWER PROTECTION

Bank Artha Graha Internasional will provide protection to whistleblowers for substantiated reports which include:

1. Guarantee the confidentiality of the whistleblower's identity and the contents of the report submitted;
2. Guarantee of protection against treatment that is detrimental to the whistleblower; and
3. Guarantee of protection from possible threats, intimidation, punishment or other unpleasant actions from the reported party.

## COMPLAINT HANDLING

Bank Artha Graha Internasional determines the stages of handling complaints received which consist of:

1. Information on suspected fraud activities will be followed up;
2. Evidence related to the alleged incident is collected and then verified;
3. If fraud is indicated, then a thorough examination is carried out;
4. Carry out identification related to weaknesses and causes of fraud, and determine the next steps including one of them 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 Internal Audit Directorate conducted anti-fraud socialization to all branches/sub-branches of Bank Artha Graha Internasional, including outsourced employees (*drivers*, *office boys*, and *security*) in order to streamline the implementation of Bank Artha Graha Internasional *whistleblowing system* through the Anti *Fraud Sub Directorate*.



#### JUMLAH PENGADUAN YANG MASUK DAN DIPROSES PADA TAHUN BUKU TERAKHIR

Pada tahun 2022, Bank melaporkan tidak terdapat pelaporan dugaan *fraud* yang disampaikan melalui mekanisme *whistleblowing system* Bank Artha Graha Internasional.

#### NUMBER OF COMPLAINTS RECEIVED AND PROCESSED IN THE LAST FISCAL YEAR

*In 2022, the Bank reported that there were no reports of suspected fraud submitted through the Bank Artha Graha Internasional whistleblowing system.*

#### SANKSI/TINDAK LANJUT ATAS PENGADUAN YANG TELAH SELESAI DIPROSES PADA TAHUN BUKU

Pada tahun 2022, 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.

#### SANCTIONS/FOLLOW-UP ON COMPLAINTS THAT HAVE BEEN PROCESSED IN THE FINANCIAL YEAR

*In 2022, Bank Artha Graha Internasional did not receive any complaints of violations. However, if there is an incoming violation complaint and after investigation it is proven to be a violation, sanctions will be imposed in accordance with applicable regulations.*



## Laporan Pelaksanaan Tata Kelola Terintegrasi

### *Integrated Governance Implementation Report*

Bank Artha Graha Internasional belum mempunyai Entitas Anak atau keterkaitan kepemilikan dan/atau pengendalian dengan perusahaan lain di bidang jasa keuangan sampai tahun 2022 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.

*Bank Artha Graha Internasional does not have any subsidiaries or ownership and/or control linkages with other companies in the financial services sector until 2022 and if referring to POJK No. 45/POJK.03/2020 dated October 16, 2020, concerning Financial Conglomerates, it is stated that the criteria for financial conglomerates have total group or group assets greater than or equal to IDR100,000,000,000,000.00 (one hundred trillion rupiahs); and business activities in more than 1 (one) type of Financial Services Institution (FSI). With these criteria, the Bank has no obligation to implement integrated governance.*

## Pemenuhan Penyampaian Laporan Keberlanjutan 2022

### *Fulfillment of 2022 Sustainability Report Submission*

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 2022, Bank menyampaikan Laporan Keberlanjutan dalam buku yang terpisah dari Laporan Tahunan namun tetap menjadi bagian yang tak terpisahkan dari Laporan Tahunan ini.

*Bank Artha Graha Internasional has submitted its Sustainability Report as stipulated in POJK No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies. For the fiscal year 2022, the Bank submits the Sustainability Report in a separate book from the Annual Report but remains an integral part of this Annual Report.*



# Pengungkapan Kepemilikan Saham Anggota Direksi dan Anggota Dewan Komisaris

*Disclosure of Share Ownership of Members of the Board of Directors and Members of the Board of Commissioners*

## 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
- Status kepemilikan Saham

## SHARE OWNERSHIP DISCLOSURE POLICY

*The Company in carrying out corporate governance is committed to comply with the provisions of applicable regulations including those related to the disclosure policy of 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 of shares of a Public Company. In this case, the Company is committed to comply with the Financial Services Authority Regulation No. 11/POJK.04/2017 regarding the Report of Ownership or Any Change in Share Ownership of Public Companies.*

## IMPLEMENTATION OF SHARE OWNERSHIP DISCLOSURE POLICY

*The commitment to disclose the 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 changes to the ownership to the Financial Services Authority (OJK) and the Indonesia Stock Exchange which includes information including:*

- *Identity of the member of the Board of Directors or member of the Board of Commissioners*
- *Name of the Public Listed Company's shares*
- *Number of shares and percentage before the transaction*
- *Number of shares and percentage after the transaction*
- *Number of shares purchased*
- *Average transaction price*
- *Date of transaction*
- *Purpose of the transaction*
- *Shareholding status*





## Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja Kepada Manajemen dan/atau Karyawan

### *Performance-Based Long-Term Compensation Policy to Management and/or Employees*

Sampai dengan periode yang berakhir pada tanggal 31 Desember 2022, 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.

*Until the period ended December 31, 2022, the Bank has never implemented a policy of providing performance-based long-term compensation to management and/or employees owned by Issuers or Public Companies (if any), among others in the form of a management stock ownership program (MSOP) and/or employee stock ownership program (ESOP). Therefore, the Company does not have a policy related to sharing ownership programs by management and/or employees.*

## Kebijakan Anti Korupsi

### *Anti Corruption Policy*

Bank memiliki kebijakan *anti fraud* sebagaimana dimuat dalam Pedoman Anti Fraud No. 00001.02.3 tanggal 25 Maret 2022 tentang Pedoman Penerapan Strategi Anti Fraud yang disosialisasikan secara berkala kepada seluruh kantor cabang agar dapat dilaksanakan secara konsisten.

*The Bank has an anti-fraud policy as contained in the Anti-Fraud Guidelines No. 00001.02.3 dated March 25, 2022, concerning Guidelines for the Implementation of Anti-Fraud Strategies which is socialized regularly to all branch offices so that it can be implemented consistently.*

Kebijakan *anti fraud* 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.

*Anti-fraud policies are useful to ensure that the business activities of public companies are carried out legally, prudently, and following the principles of good governance. The policy can be part of the code of ethics, or in a separate form. The policy may include programs and procedures to address corruption, kickbacks, fraud, bribery and/or gratuities within the public company. The scope of the policy illustrates the prevention of public companies against all corrupt practices, both giving and receiving from other parties.*



# Kebijakan Pengadaan Barang dan Jasa

## *Goods and Services Procurement Policy*

Bank melakukan seleksi pemasok atau *vendor* 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.

*The Bank selects suppliers or vendors to ensure that publicly listed companies obtain the necessary goods or services at competitive prices and good quality. Meanwhile, enhancing the capabilities of suppliers or vendors is beneficial to ensure that the supply chain runs efficiently and effectively. The ability of suppliers or vendors to supply/fulfil 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 publicly listed companies. This scope includes criteria in the selection of suppliers or vendors, transparent procurement mechanisms, efforts to improve the capabilities of suppliers or vendors, and fulfilment of rights relating to suppliers or vendors, as well as the use of Bank Artha Graha Internasional accounts for vendor payments as stipulated in Operations Circular Letter No. 194.02.0.*



## Penilaian Penerapan GCG

### *Assessment of GCG Implementation*

Penilaian penerapan GCG yang dilakukan Bank, hasil penilaian Tata Kelola Bank untuk posisi 31 Desember 2022 dengan peringkat komposit "Baik" (PK-2).

*Assessment of GCG implementation conducted by the Bank, the result of the Bank's Governance assessment for the position of December 31, 2022, with a composite rating of "Good" (PK-2).*

## Penerapan Aspek dan Prinsip Tata Kelola Perusahaan Sesuai Ketentuan Otoritas Jasa Keuangan

### *Implementation of Aspects and Principles of Public Company Governance Following the Provisions of the 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 2022 adalah sebagai berikut:

*The Public Company Governance Guidelines include 5 (five) aspects, 8 (eight) principles of good corporate governance, as well as 25 (twenty-five) recommendations on the implementation of aspects and principles of good corporate governance, as stipulated in OJK Regulation No. 21/POJK.04/2015 on the Implementation of Public Company Governance Guidelines and OJK Circular Letter No. 32/SEOJK.04/2015 on Public Company Governance Guidelines.*

*Bank Artha Graha Internasional is committed to implementing the recommendations on the implementation of aspects and principles of good corporate governance in the Corporate Governance Guidelines as a standard for the implementation of aspects and principles of good corporate governance. The implementation of Bank Artha Graha Internasional Governance Principles and Recommendations in 2022 is as follows:*



| No. | Prinsip                                                                                          | Rekomendasi                                                                                                                                                                                       | Penjelasan Penerapan di BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Keterangan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----|--------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I   | Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam menjamin hak-hak Pemegang Saham |                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|     | Prinsip 1<br>Meningkatkan Nilai<br>Penyelenggaraan<br>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> | Sudah dipenuhi<br><br>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 1/2 bagian dari jumlah seluruh saham dengan hak suara yang hadir dalam RUPS.                                                                                                                                      |
|     |                                                                                                  | 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 25 Juli 2022 dihadiri oleh 6 anggota Direksi, Komisaris Utama yang juga Komisaris Independen dan 1 orang anggota Dewan Komisaris lainnya, dengan jumlah kehadiran anggota Dewan Komisaris sebesar 60 persen dan anggota Direksi sebesar 100 persen. 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.                                                                                                                                     |
|     |                                                                                                  | 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 <i>website</i> Bursa Efek Indonesia ( <a href="http://www.idx.co.id">www.idx.co.id</a> ), dan <i>website</i> Bank dalam bahasa Indonesia dan bahasa Inggris, pada menu Hubungan Investor bagian RUPS <a href="http://www.arthagraha.com/hubungan-investor/rups/risalah-rapat-umumpemegang-saham-rups">http://www.arthagraha.com/hubungan-investor/rups/risalah-rapat-umumpemegang-saham-rups</a> . |



| No. | Principle                                                                                             | Recommendation                                                                                                                                                    | Explanation of Application in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----|-------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I   | Aspect 1: Public Listed Company's Relationship with Shareholders in guaranteeing Shareholders' rights |                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|     | Principle 1<br>Increasing the Value of Implementation GMS                                             | 1. Public Company has a method or technical procedure vote collection (voting) either by open or closed which prioritizing and the interests of the Shareholders. | <ul style="list-style-type: none"> <li>- Each share with voting rights issued has one vote (one share one vote). Shareholders can exercise their voting rights when making decisions, especially in voting decisions. However, the voting mechanism, both open and closed, has not been regulated in detail.</li> <li>- Public companies are recommended to have voting procedures in making decisions on an agenda item of the GMS. The voting procedure must maintain the independence or freedom of Shareholders. For example, open voting is carried out by raising hands in accordance with the choice instructions offered by the chairman of the GMS. Meanwhile, closed voting is carried out on decisions that require confidentiality or at the request of Shareholders, by using voting cards or by using electronic voting.</li> </ul> | <p>Already fulfilled</p> <p>The Bank has a procedure for organizing the GMS that includes technical procedures for voting, both open and closed, which prioritizes the independence and interests of Shareholders. Decisions are made based on deliberation for consensus. In the event that deliberation for consensus is not reached, then the decision is made by voting based on the affirmative votes of more than ½ of the total number of shares with voting rights present at the GMS.</p>                                                                                                                                                                       |
|     |                                                                                                       | 2. All members of the Board of Directors and members of the Board of Commissioners of the Public Listed Company attended the Annual GMS.                          | The presence of all members of the Board of Directors and members of the Board of Commissioners of public companies aims to enable each member of the Board of Directors and members of the Board of Commissioners to pay attention to, explain, and answer directly the problems that occur or questions raised by the Shareholders related to the agenda in the GMS.                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>Partially fulfilled</p> <p>The Annual GMS held on August 23, 2021, was attended by 7 members of the Board of Directors including 2 new members of the Board of Directors appointed at the GMS on that date, the President Commissioner who is also an Independent Commissioner and 1 other member of the Board of Commissioners, with a total attendance of 60% of the Board of Commissioners and 100% of the Board of Directors. Members of the Board of Commissioners who were unable to attend the Annual GMS, have authorized other Commissioners who were present to answer questions that are within the authority of their duties.</p>                         |
|     |                                                                                                       | 3. The summary of GMS minutes is available on the Public Listed Company's Website for at least 1 (one) year.                                                      | Public Listed Company is obliged to make a summary of GMS minutes in Indonesian language and foreign language (at least in English), and announced 2 working days after the GMS is held to the public, one of which is through the Public Listed Company's website. The availability of the summary of GMS minutes on the Public Company's website provides an opportunity for Shareholders who are not present to obtain important information in the GMS easily and quickly. Therefore, the provision on the minimum period of availability of the summary of GMS minutes on the website is intended to provide sufficient time for Shareholders to obtain such information.                                                                                                                                                                    | <p>Already fulfilled</p> <p>The Bank has made a summary of the minutes of the GMS in Indonesian and English which has been announced 2 working days after the GMS was held through a nationally circulated newspaper, namely Media Indonesia, on August 25, 2021 the Indonesia Stock Exchange website (<a href="http://www.idx.co.id">www.idx.co.id</a>), and the Bank's website in Indonesian and English, on the Investor Relations menu of the GMS section <a href="http://www.arthagraha.com/relationship-investors/rups/risalah-rapat-umumpemegang-share-rups">http://www.arthagraha.com/relationship-investors/rups/risalah-rapat-umumpemegang-share-rups</a>.</p> |



| No.                                          | Prinsip                                                                                               | Rekomendasi                                                                                                                      | Penjelasan Penerapan di BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Keterangan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------------------------------------|-------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                              | Prinsip 2<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>                                                                                                              |
|                                              |                                                                                                       | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <p>Sudah dipenuhi</p> <p>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:</p> <ol style="list-style-type: none"> <li>1. Informasi umum Bank;</li> <li>2. Informasi bagi Pemegang Saham atau investor;</li> <li>3. Informasi tata kelola perusahaan; dan</li> <li>4. Informasi tanggung jawab sosial perusahaan.</li> </ol> |
| II Aspek 2: Fungsi dan Peran Dewan Komisaris |                                                                                                       |                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                              | Prinsip 3<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.                                                                                                                                                              | <p>Sudah dipenuhi</p> <p>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, jumlah tersebut telah sesuai dengan Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.</p>                                                                                                                                           |





| No.                                                          | Principle                                                                                              | Recommendation                                                                                                                | Explanation of Application in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                              | Principle 2<br>Improve Quality<br>Communication<br>Company Open<br>with Shareholders<br>or Investors.  | 4. Public Listed Companies have a communication policy with Shareholders or investors.                                        | <ul style="list-style-type: none"> <li>- The communication between the Public Listed Company and Shareholders or investors is intended to enable Shareholders or investors to obtain a clearer understanding of the information that has been published to the public, such as periodic reports, information disclosure, business conditions or prospects and performance, as well as the implementation of governance of the Public Listed Company. In addition, Shareholders or investors can also provide feedback and opinions to the management of the Public Listed Company.</li> <li>- The communication policy with Shareholders or investors shows the commitment of the Public Listed Company in implementing communication with Shareholders or investors. The policy may include the strategy, program, and timing of communication, as well as guidelines that support Shareholders or investors to participate in such communication.</li> </ul>                                    | <p>Already fulfilled</p> <p>The Bank has Corporate Policy Guideline No. 0021.01.0 dated August 8, 2014, on Openness of Communication. Based on these guidelines, the Bank provides external media facilities that can be utilized to establish relationships with Stakeholders including:</p> <ol style="list-style-type: none"> <li>1. Website;</li> <li>2. Public Expose;</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>                                                                                                                                                            |
|                                                              |                                                                                                        | 5. The Public Listed Company discloses its communication policy with Shareholders or investors on the Website.                | Pengungkapan kebijakan komunikasi merupakan bentuk transparansi atas komitmen Perusahaan Terbuka dalam memberikan kesetaraan kepada semua Pemegang Saham atau investor atas pelaksanaan komunikasi. Pengungkapan informasi tersebut juga bertujuan untuk meningkatkan partisipasi dan peran Pemegang Saham atau investor dalam pelaksanaan program komunikasi Perusahaan Terbuka.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p>Already fulfilled</p> <p>The Bank clearly discloses the communication policy in the Annual Report published on the Bank's website. The Bank has implemented the information disclosure policy based on Financial Services Authority Regulation No. 8/POJK.04/2015 regarding the Websites of Issuers or Public Companies. The Bank discloses information on the Bank's business activities in Indonesian and English, including information related to:</p> <ol style="list-style-type: none"> <li>1. General information of the Bank;</li> <li>2. Information for shareholders or investors;</li> <li>3. Information on corporate governance; and;</li> <li>4. Information on corporate social responsibility.</li> </ol> |
| II Aspect 2: Function and Role of the Board of Commissioners |                                                                                                        |                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                              | Principle 3<br>Strengthening<br>the Membership<br>and Composition<br>of the Board of<br>Commissioners. | 6. Determination of the number of members of the Board of Commissioners considers the condition of the Public Listed Company. | The number of members of the Board of Commissioners may affect the effectiveness of the implementation of the duties of the Board of Commissioners. The determination of the number of members of the Board of Commissioners of a Public Company shall refer to the provisions of the prevailing laws and regulations, which shall consist of at least 2 members based on the provisions of the Financial Services Authority Regulation on the Board of Directors and Board of Commissioners of Issuers or Public Companies. In addition, it is also necessary to consider the condition of the Public Listed Company which includes, among others, characteristics, capacity, and size, as well as the achievement of objectives and fulfilment of business needs that differ among Public Listed Companies. However, too large a number of members of the Board of Commissioners has the potential to disrupt the effectiveness of the implementation of the Board of Commissioners' functions. | <p>Already fulfilled</p> <p>The Bank has determined the number of members of the Board of Commissioners by taking into account the complexity of the Bank's current business and future development plans. The Bank has 5 members on the Board of Commissioners who are professional and competent in the banking sector. Of the total number of members of the Board of Commissioners, 3 of them are Independent Commissioners, where one of the Independent Commissioner candidates is currently in a cooling off period. This number is in accordance with the Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.</p>       |



| No. | Prinsip                                                                                  | Rekomendasi                                                                                                                                              | Penjelasan Penerapan di BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Keterangan                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----|------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |                                                                                          | 7. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, 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 mempertimbangkan pengetahuan, keahlian, dan pengalaman yang relevan dalam melaksanakan tugas sesuai dengan bidang masing-masing, khususnya di bidang perbankan atau bidang keuangan, serta mempertimbangkan kemampuan melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat dengan senantiasa berpedoman kepada peraturan perundang-undangan yang berlaku. |
|     | Prinsip 4<br>Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. | 8. Dewan Komisaris mempunyai kebijakan penilaian sendiri ( <i>Self Assessment</i> ) 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 kolektif. <i>Self-assessment</i> atau penilaian sendiri dilakukan oleh masing-masing anggota untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolektif, 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 tolak ukur atau kriteria penilaian yang digunakan sesuai dengan rekomendasi yang diberikan oleh fungsi Remunerasi dan Nominasi Perusahaan Terbuka, dimana adanya fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan tentang Komite Remunerasi dan Nominasi Emiten atau Perusahaan Publik.</li> </ul> | Sudah dipenuhi<br><br><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> .                                                |
|     |                                                                                          | 9. Kebijakan penilaian sendiri ( <i>self-assessment</i> ) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. | Pengungkapan kebijakan ( <i>self-assessment</i> ) 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<br><br>Hasil ( <i>self-assessment</i> ) Dewan Komisaris telah diungkapkan pada Laporan Tahunan ini dalam uraian Penilaian Kinerja Dewan Komisaris dalam bab Tata Kelola Perusahaan.                                                                                                                                                                                                                                                                      |



| No. | Principle                                                                                                                | Recommendation                                                                                                                                   | Explanation of Application in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----|--------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |                                                                                                                          | 7. Determination of the composition of the Board of Commissioners takes into account the diversity of skills, knowledge and experience required. | The composition of the Board of Commissioners is a combination of characteristics, both in terms of the organs of the Board of Commissioners and individual members of the Board of Commissioners, in accordance with the needs of the Public Listed Company. Such characteristics may be reflected in the determination of expertise, knowledge, and experience required in the implementation of supervisory and advisory duties by the Board of Commissioners of a Public Listed Company. A composition that has taken into account the needs of a Public Listed Company is a positive thing, especially related to decision-making in the context of implementing the supervisory function carried out by considering a wider range of aspects.                                                                                                                                                                                                                                                                                                                                           | <p>Already fulfilled</p> <p>The determination of the composition of the members of the Board of Commissioners has been carried out by considering relevant knowledge, expertise, and experience in carrying out duties in accordance with their respective fields, especially in the banking or financial fields, as well as considering the ability to carry out strategic management in the context of developing a healthy Bank by always referring to the prevailing laws and regulations..</p> |
|     | Principle 4<br>Improving the Quality of the Implementation of Duties and Responsibilities of the Board of Commissioners. | 8. The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners.                              | <ul style="list-style-type: none"> <li>- The Board of Commissioners' self-assessment policy is a guideline used as a form of accountability for the collegial assessment of the Board of Commissioners' performance. Self-assessment is conducted by each member to assess the performance of the Board of Commissioners collegially, and not to assess the individual performance of each member of the Board of Commissioners. With this self-assessment, it is expected that each member of the BOC can contribute to improving the performance of the BOC on an ongoing basis.</li> <li>- The policy includes the assessment activities carried out along with the purpose and objectives, the periodic implementation time, and the benchmarks or assessment criteria used in accordance with the recommendations given by the Nomination and Remuneration function of the Public Company, where the existence of such function has been required in the Financial Services Authority Regulation on the Nomination and Remuneration Committee of Issuers or Public Companies.</li> </ul> | <p>Already fulfilled</p> <p>Self-assessment of the Board of Commissioners has been carried out in accordance with the provisions stipulated in the Financial Services Authority Regulation No. 4/POJK.03/2016 concerning Health Level Assessment of Commercial Banks and its derivative regulations. Self-assessment is conducted through an assessment of 3 aspects of governance, namely governance structure, governance process, and governance outcome.</p>                                    |
|     |                                                                                                                          | 9. The self-assessment policy to assess the performance of the Board of Commissioners is disclosed in the Public Listed Company's Annual Report. | Disclosure of policies (self-assessment) on the performance of the Board of Commissioners is carried out not only to fulfil the transparency aspect as a form of accountability for the implementation of its duties but also to provide confidence, especially to shareholders or investors on the efforts that need to be made in improving the performance of the Board of Commissioners. With this disclosure, shareholders or investors can know the check and balance mechanism on the performance of the Board of Commissioners.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <p>Already fulfilled</p> <p>The results of the Board of Commissioners' self-assessment have been disclosed in this Annual Report in the Corporate Governance chapter's description of the Board of Commissioners' Performance Assessment.</p>                                                                                                                                                                                                                                                       |



| No.                                                        | Prinsip | Rekomendasi                                                                                                                                       | Penjelasan Penerapan di BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Keterangan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|------------------------------------------------------------|---------|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                            |         | 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> | <p>Sudah dipenuhi</p> <p>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.</p>                                                                                                                                                                                                                                                                                                                                     |
|                                                            |         | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p>Sudah dipenuhi</p> <p>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.</p>                                                                                                                                                                                                                                                     |
| III Aspek 3: Fungsi dan Peran Direksi                      |         |                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Prinsip 5<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.                                                                                                                                                                                                                                                                                                            | <p>Sudah dipenuhi</p> <p>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.</p> |



| No.                                                                   | Principle                                                                                                                                                                      | Recommendation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Explanation of Application in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                       |                                                                                                                                                                                | 10. The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if involved in financial crimes.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>- The policy of resignation of members of the Board of Commissioners involved in financial crimes is a policy that can increase Stakeholders' trust in Public Companies, so that the integrity of the Bank will be maintained. This policy is necessary to help smooth the legal process and so that the legal process does not interfere with the course of business activities. In addition, in terms of morality, this policy builds an ethical culture within the Public Listed Company. Such policy may be included in the guidelines or code of ethics applicable to the Board of Commissioners.</li> <li>- Furthermore, what is meant by being involved in a financial crime is the existence of a convicted status against a member of the Board of Commissioners from an authorized party. Financial crimes such as manipulation and various forms of embezzlement in financial services activities as well as money laundering criminal acts as referred to in Law No. 8 of 2010 concerning Prevention and Eradication of Money Laundering Criminal Acts.</li> </ul> | <p>Already fulfilled</p> <p>The resignation policy of the Board of Commissioners has been regulated in the CCP Board of Commissioners Charter No. 0006.04.0 dated September 20, 2021 Based on the charter, if any member of the Board of Commissioners is involved in a financial crime, he/she will be dismissed or his/her term of office will expire automatically, and the Bank will hold a GMS on the matter.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                                                                       |                                                                                                                                                                                | 11. The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function develops a succession policy in the process of Nominating members of the Board of Directors.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Based on the provisions of the Financial Services Authority Regulation on the Nomination and Remuneration Committee of Issuers or Public Companies, the committee that carries out the nomination function has the duty to formulate policies and criteria required in the nomination process of prospective members of the Board of Directors. One of the policies that can support the nomination process as intended is the succession policy for members of the Board of Directors. The succession policy aims to maintain the continuity of the regeneration process or leadership regeneration in the Bank to maintain business sustainability and the Bank's long-term goals.                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p>Already fulfilled</p> <p>The Bank has a succession policy in the nomination process of members of the Board of Directors as stipulated in the Guidelines and Work Rules of the Remuneration and Nomination Committee, PKP No. 0005.02.1 dated November 14, 2019, Based on these guidelines, the Committee provides recommendations to the Board of Commissioners regarding the development program and capabilities of the Board of Directors, and provides proposals for qualified candidates as members of the Board of Directors to the Board of Commissioners to be submitted to the GMS.</p>                                                                                                                                                                                                                                                                                                            |
| III Aspect 3: Function and Role of the Board of Directors             |                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Principle 5 Strengthen Membership and Composition Board of Directors. | 12. The determination of the number of members of the Board of Directors considers the condition of the Public Listed Company as well as the effectiveness in decision making. | As the Bank's organ is authorized to manage the Bank, the determination of the number of Directors greatly affects a public company's performance. Thus, the determination of the number of members of the Board of Directors must be carried out through careful consideration and must refer to the provisions of the prevailing laws and regulations, which are based on the Financial Services Authority Regulation on the Board of Directors and Board of Commissioners of Issuers or Public Companies consisting of at least 2 persons. In addition, the determination of the number of members of the Board of Directors must be based on the need to achieve the goals and objectives of the Public Company and adjusted to the conditions of the Public Company, including the characteristics, capacity, and size of the Public Company, as well as how to achieve the effectiveness of the Board of Directors' decision making. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <p>Already fulfilled</p> <p>The Bank has determined the number of members of the Board of Directors by considering the complexity of the Bank's current business and future development plans, as well as its effectiveness in decision-making. The Bank has 7 members on the Board of Directors who are professional and competent in the banking sector. The composition of the Board of Directors is carried out in the context of the regeneration process so that at the next GMS the number of Directors will be adjusted again. The Bank has Compliance and Independent Directors who are responsible for the implementation of GCG in the Bank. The appointment of members of the Board of Directors is carried out in accordance with the Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.</p> |



| No. | Prinsip | Rekomendasi                                                                                                                   | Penjelasan Penerapan di BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Keterangan                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----|---------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |         | 13. Penentuan komposisi anggota Direksi memerhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang 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 kolektif.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Sudah dipenuhi<br><br>Penetapan komposisi anggota Direksi telah dilakukan dengan mempertimbangkan pengetahuan, keahlian, dan pengalaman yang relevan dalam melaksanakan tugas sesuai dengan bidang masing-masing, khususnya di bidang perbankan atau bidang keuangan, serta mempertimbangkan kemampuan dalam melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat dengan senantiasa berpedoman kepada peraturan perundang-undangan yang berlaku. |
|     |         | 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> | Sudah dipenuhi<br><br>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.                                                                                                                                                                                   |





| No. | Principle | Recommendation                                                                                                                                    | Explanation of Application in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |           | 13. Determination of the composition of the Board of Directors takes into account the diversity of expertise, knowledge, and experience required. | As with the Board of Commissioners, the diversity of the composition of the Board of Directors is a combination of desirable characteristics, both of the Board of Directors and individual members of the Board of Directors, in accordance with the needs of the Public Listed Company. The combination is determined by taking into account the appropriate expertise, knowledge, and experience in the division of duties and functions of the Board of Directors in achieving the objectives of the Public Listed Company. Thus, consideration of the combination of characteristics will have an impact on the accuracy of the nomination and appointment process of individual members of the Board of Directors or the Board of Directors as a collegial body.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p>Already fulfilled</p> <p>The determination of the composition of the members of the Board of Directors has been carried out by considering the knowledge, expertise, and relevant experience in carrying out duties in accordance with their respective fields, especially in the banking or financial fields, as well as considering the ability to carry out strategic management in the context of healthy development of the Bank by always referring to the applicable laws and regulations.</p> |
|     |           | 14. Members of the Board of Directors in charge of accounting or finance have expertise and/or knowledge in accounting.                           | <ul style="list-style-type: none"> <li>- The Financial Report is a report of management's accountability for the management of resources owned by a public company, which must be prepared and presented in accordance with generally accepted Financial Accounting Standards in Indonesia and also the relevant Financial Services Authority Regulations, among others, laws and regulations in the capital market sector that regulate the presentation and disclosure of Financial Statements of public companies. Based on the laws and regulations in the capital market sector governing the responsibility of the Board of Directors for the Financial Statements, the Board of Directors is jointly and severally responsible for the Financial Statements, which are signed by the President Director and members of the Board of Directors in charge of accounting or finance.</li> <li>- As such, the disclosure and preparation of financial information presented in the Financial Statements will be highly dependent on the expertise, and/or knowledge of the Board of Directors, particularly the members of the Board of Directors in charge of accounting or finance. The existence of qualifications of expertise and/or knowledge in the field of accounting that is at least owned by members of the Board of Directors can provide confidence in the preparation of the Financial Statements so that the Financial Statements can be relied upon by Stakeholders as a basis for making economic decisions related to the public company. Such expertise and/or knowledge can be proven by educational background, training certification and/or related work experience.</li> </ul> | <p>Already fulfilled</p> <p>The Director in charge of Financial and Accounting has qualifications of expertise and/or knowledge in the field of accounting, among others, which can be seen based on educational background, experience and history of positions held.</p>                                                                                                                                                                                                                               |



| No. | Prinsip                                                                          | Rekomendasi                                                                                                                                      | Penjelasan Penerapan di BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Keterangan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----|----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     | Prinsip 6<br>Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. | 15. Direksi mempunyai kebijakan penilaian sendiri ( <i>self-assessment</i> ) 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 tolak 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</i> terhadap 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>                                        |
|     |                                                                                  | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <p>Sudah dipenuhi</p> <p>Hasil <i>self-assessment</i> Direksi telah diungkapkan dalam Laporan Tahunan ini pada uraian Penilaian Kinerja Direksi di bab Tata Kelola Perusahaan.</p>                                                                                                                                                                                                                                                                                                                         |
|     |                                                                                  | 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> |



| No. | Principle                                                                                                               | Recommendation                                                                                                                                   | Explanation of Application in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----|-------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     | Principle 6<br>Improving the Quality of the Implementation of the Duties and Responsibilities of the Board of Directors | 15. The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors.                                     | <ul style="list-style-type: none"> <li>- As with the Board of Commissioners, the BOD self-assessment policy is a guideline used as a form of accountability for the assessment of the performance of the BOD collegially. Self-assessment is conducted by each member of the BOD to assess the performance of the BOD collegially and not to assess the individual performance of each member of the BOD. With this self-assessment, it is expected that each member of the BOD can contribute to improving the performance of the BOD on an ongoing basis.</li> <li>- The policy can include the assessment activities carried out along with the purpose and objectives, the time of implementation periodically, as well as the benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of public companies, where the establishment of the function has been required in the Financial Services Authority Regulation on the Nomination and Remuneration Committee of Issuers or Public Companies.</li> </ul>        | <p>Already fulfilled</p> <p>Self-assessment of the Board of Directors has been conducted in accordance with the provisions stipulated in the Financial Services Authority Regulation No. 4/POJK.03/2016 concerning Health Level Assessment of Commercial Banks and its Derivative Regulations. Self-assessment of the Implementation of Governance of Commercial Banks is conducted through an assessment of 3 aspects of governance, namely governance structure, governance process, and governance outcome.</p> |
|     |                                                                                                                         | 16. The self-assessment policy to assess the performance of the Board of Directors is disclosed in the Public Listed Company's Annual Report.    | The disclosure of the self-assessment policy on the performance of the Board of Directors is carried out not only to fulfil the transparency aspect as a form of accountability for the implementation of its duties but also to provide important information on efforts to improve the management of Public Companies. Such information is very useful to provide confidence to Shareholders or investors that there is a certainty that the Bank's management continues to be carried out in a better direction. With such disclosure, Shareholders or investors are aware of the check and balance mechanism on the performance of the Board of Directors.                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p>Already fulfilled</p> <p>The results of the Directors' self-assessment have been disclosed in this Annual Report in the description of the Directors' Performance Assessment in the Corporate Governance chapter.</p>                                                                                                                                                                                                                                                                                           |
|     |                                                                                                                         | 17. The Board of Directors has a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes. | <ul style="list-style-type: none"> <li>- The policy of resigning members of the Board of Directors involved in financial crimes is a policy that can increase Stakeholders' trust in public companies so that the integrity of the Bank will be maintained. This policy is necessary to help smooth the legal process and so that the legal process does not interfere with the course of business activities. In addition, in terms of morality, this policy will build an ethical culture within the Public Listed Company. Such policy may be included in the guidelines or code of ethics applicable to the Board of Directors.</li> <li>- Furthermore, what is meant by being involved in a financial crime is the existence of a convicted status against a member of the Board of Directors from an authorized party. Financial crimes such as manipulation and various forms of embezzlement in financial services activities as well as money laundering criminal acts as referred to in Law No. 8 of 2010 on Prevention and Eradication of Money Laundering Criminal Acts.</li> </ul> | <p>Already fulfilled</p> <p>The resignation policy of the Board of Directors is regulated in the Board of Directors Charter. PKP No. 0027.03.0 dated September 20, 2021, based on the guideline, if any member of the Board of Directors is detrimental to the Bank or the country or if the person concerned is found guilty by a court decision that has legal force, he/she will be dismissed or his/her term of office will automatically end and the Bank will hold a GMS on the matter.</p>                  |



| No. | Prinsip                                                                                          | Rekomendasi                                                                                                      | Penjelasan Penerapan di BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Keterangan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----|--------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| IV  | Aspek 4: Partisipasi Pemangku Kepentingan<br>Aspek 4: Partisipasi Pemangku Kepentingan           |                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|     | Prinsip 7<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.                                                                                                                                                                                                                                                                                                                          |
|     |                                                                                                  | 19. Perusahaan Terbuka memiliki kebijakan anti korupsi dan <i>anti 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 <i>anti fraud</i> sebagaimana dimuat dalam Pedoman <i>Anti Fraud</i> No. 00001.02.2 tanggal 25 Maret 2021 tentang Pedoman Penerapan Strategi <i>Anti Fraud</i> , yang disosialisasikan secara berkala kepada seluruh kantor cabang agar dapat dilaksanakan secara konsisten.                                                                                                                                                |
|     |                                                                                                  | 20. Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau <i>vendor</i> . | <ul style="list-style-type: none"> <li>- Kebijakan tentang seleksi pemasok atau <i>vendor</i> 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 <i>vendor</i> bermanfaat untuk memastikan bahwa rantai pasokan (<i>supply chain</i>) berjalan dengan efisien dan efektif. Kemampuan pemasok atau <i>vendor</i> 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 <i>vendor</i>, mekanisme pengadaan yang transparan, upaya peningkatan kemampuan pemasok atau <i>vendor</i>, dan pemenuhan hak-hak yang berkaitan dengan pemasok atau <i>vendor</i>.</li> </ul> | Sudah dipenuhi<br><br>Bank memiliki kebijakan seleksi dan peningkatan kemampuan <i>vendor</i> sebagaimana diatur dalam:<br><ol style="list-style-type: none"> <li>1. KTI 025.01.0 tanggal 6 Desember 2017 tentang Kebijakan Teknologi Informasi - Penggunaan Penyedia Jasa IT.</li> <li>2. SESDM 013.02.0 tanggal 22 Januari 2020 tentang Ketentuan Penggunaan Alih Daya/<i>Outsourcing</i>.</li> <li>3. SEO 116.03.0 tanggal 27 Maret 2018 tentang Pengadaan Jasa Profesional.</li> </ol> |



| No. | Principle                                                                                               | Recommendation                                                                                     | Explanation of Application in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| IV  | Aspect 4: Stakeholder Participation                                                                     |                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|     | Principle 7<br>Improving<br>Corporate<br>Governance<br>Aspects through<br>Stakeholder<br>Participation. | 18. Public Listed Companies have a policy to prevent insider trading.                              | A person who possesses inside information is prohibited from conducting a securities transaction using inside information as referred to in the Law on Capital Market. Public Listed Companies can minimize the occurrence of insider trading through preventive policies, for example by strictly separating confidential and public data and/or information and dividing the duties and responsibilities for the management of such information proportionally and efficiently.                                                                                                                                                                                                                                                                                                                                                                                                                                            | Already fulfilled<br><br>confidentiality in accordance with applicable rules while taking into account the interests of all Shareholders and Stakeholders.                                                                                                                                                                                                                                                                                                                       |
|     |                                                                                                         | 19. The Public Listed Company has an anti-corruption and anti-fraud policy.                        | Anti-corruption policies are useful to ensure that the business activities of public companies are conducted legally, prudently, and in accordance with the principles of good governance. The policy can be part of the code of ethics, or in a separate form. The policy may include programs and procedures to address corruption, kickbacks, fraud, bribery and/or gratuities within the public company. The scope of the policy should describe the Public Listed Company's prevention of all corrupt practices, both giving and receiving from other parties.                                                                                                                                                                                                                                                                                                                                                          | Already fulfilled<br><br>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, concerning Guidelines for Implementing Anti-Fraud Strategies, which is socialized regularly to all branch offices so that it can be implemented consistently.                                                                                                                                                      |
|     |                                                                                                         | 20. The Public Listed Company has a policy on the selection and upgrading of suppliers or vendors. | <ul style="list-style-type: none"> <li>- Policies on supplier or vendor selection are useful to ensure that open companies obtain the necessary goods or services at competitive prices and good quality. Meanwhile, the policy on supplier or vendor capability improvement is useful to ensure that the supply chain runs efficiently and effectively. The ability of suppliers or vendors to supply/fulfil the goods or services required by the Bank will affect the quality of the Bank's output.</li> <li>- Implementation of these policies can ensure continuity of supply, both in terms of quantity and quality required by publicly listed companies. The scope of this policy includes criteria in the selection of suppliers or vendors, transparent procurement mechanisms, efforts to improve the capabilities of suppliers or vendors, and fulfilment of rights relating to suppliers or vendors.</li> </ul> | Already fulfilled<br><br>The Bank has a vendor selection and upgrades policy as stipulated in the following: <ol style="list-style-type: none"> <li>1. KTI 025.01.0 dated December 6, 2017 concerning Information Technology Policy - Use of IT Service Providers.</li> <li>2. SESDM 013.02.0 dated January 22, 2020 concerning Provisions for the Use of Outsourcing.</li> <li>3. SEO 116.03.0 dated March 27, 2018 concerning Procurement of Professional Services.</li> </ol> |



| No. | Prinsip                                                                                              | Rekomendasi | Penjelasan Penerapan di BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Keterangan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----|------------------------------------------------------------------------------------------------------|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 21. | Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-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.                                                                                                                                                                                                                                                                                                                                                                              |
| 22. | Perusahaan Terbuka memiliki kebijakan sistem <i>whistleblowing</i> .                                 |             | Kebijakan sistem <i>whistleblowing</i> yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan sistem ini antara lain mencakup jenis pelanggaran yang dapat dilaporkan melalui sistem <i>whistleblowing</i> , cara pengaduan, perlindungan, jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola pengaduan, serta hasil penanganan dan tindak lanjut pengaduan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Sudah dipenuhi<br><br>Bank memiliki kebijakan pelaksanaan <i>whistleblowing system</i> 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 <i>Whistleblowing System</i> dalam bab Tata Kelola Perusahaan dalam Laporan Tahunan ini. |
| 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> | Belum dipenuhi<br><br>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.                                                                                                                                                                                                                                                                                                                                    |





| No. | Principle | Recommendation                                                                                           | Explanation of Application in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----|-----------|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |           | 21. Public Listed Company has a policy on the fulfillment of creditors' rights.                          | The policy on the fulfillment of creditors' rights is used as a guideline in making loans to creditors. The purpose of the policy is to safeguard the fulfillment of rights and maintain creditors' trust in the Public Listed Company. The policy includes considerations in entering into agreements, as well as follow-up in fulfilling the Public Listed Company's obligations to creditors.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p>Already fulfilled</p> <p>The Bank consistently implements the terms and conditions contained in the agreement between the Bank and creditors. The Bank uses and manages credit funds appropriately according to its needs.</p>                                                                                                                                                                                                                                                                                                                                                                                                                      |
|     |           | 22. The Public Listed Company has a whistleblowing system policy.                                        | A well-developed whistleblowing system policy will provide certainty of protection to witnesses or whistleblowers on an indication of violations committed by employees or management of the Public Listed Company. The implementation of the system policy will have an impact on the establishment of a good corporate governance culture. This system policy includes, among others, types of violations that can be reported through the whistleblowing system, methods of complaint, protection, guarantee of confidentiality of the whistleblower, complaint handling, parties that manage complaints, as well as the results of handling and follow-up of complaints.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>Already fulfilled</p> <p>The Bank has a policy on the implementation of a whistleblowing system as stipulated in the Anti Fraud Guidelines No. 00001.02.2 dated March 25, 2021, concerning Guidelines for Implementing Anti Fraud Strategies. The policy includes how to file a complaint, protection and guarantee of confidentiality of the whistleblower, handling of complaints, parties who manage complaints, as well as the results of handling and follow-up of complaints. Disclosure of the implementation of the policy is described in the Whistleblowing System section in the Corporate Governance chapter of this Annual Report.</p> |
|     |           | 23. The Public Listed Company has a policy of providing long-term incentives to Directors and employees. | <ul style="list-style-type: none"> <li>- Long-term incentives are based on the achievement of long-term performance. This incentive plan is based on the premise that the Bank's long-term performance is reflected in the growth of share value or other long-term targets of the Bank. Long-term incentives are useful to maintain loyalty and provide motivation to Directors and employees to improve their performance or productivity which will have an impact on improving the Bank's performance in the long term.</li> <li>- The existence of a long-term incentive policy is a real commitment of a publicly listed company to encourage the implementation of long-term incentives to the Board of Directors and employees with terms, procedures, and forms tailored to the long-term goals of the public company. The policy may include, among others, the purpose and objectives of granting long-term incentives, terms and procedures in granting incentives, as well as conditions and risks that must be considered by the Public Listed Company in granting incentives. Such policy may also be included in the existing remuneration policy of the Public Listed Company.</li> </ul> | <p>Not yet fulfilled</p> <p>Still under internal review and discussion by the Board of Commissioners and Board of Directors regarding long-term incentive policies for Directors and employees in connection with the current COVID-19 pandemic conditions which are considered less favorable.</p>                                                                                                                                                                                                                                                                                                                                                    |



| No. | Prinsip                                                      | Rekomendasi                                                                                                                                                                                                                                                                              | Penjelasan Penerapan di BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Keterangan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----|--------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| V   | Aspek 5: Keterbukaan Informasi                               |                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|     | Prinsip 8<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 mengungkapkan kebijakan komunikasi secara jelas pada Laporan Tahunan yang telah dimuat dalam <i>website</i> 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. <i>Website</i> Bank;<br>2. Paparan Publik;<br>3. Laporan Tahunan & Laporan Keberlanjutan;<br>4. <i>Company Profile</i> ;<br>5. <i>Press Release</i> ;<br>6. <i>Sponsorship</i> ; dan<br>7. Edukasi Perbankan. |
|     |                                                              | 25. Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui Pemegang Saham utama dan pengendali. | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |



| No. | Principle                                                            | Recommendation                                                                                                                                                                                                                                                                                                                           | Explanation of Application in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| V   | Aspect 5: Information Disclosure                                     |                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|     | Principle 8<br>Improve the Implementation of Information Disclosure. | 24. The Public Listed Company makes wider use of information technology other than the Website as a medium for information disclosure.                                                                                                                                                                                                   | The use of information technology can be useful as a medium for information disclosure. Information disclosure is not only carried out as stipulated in the laws and regulations, but also other information related to public companies that are deemed useful to be known by shareholders or investors. By utilizing information technology more widely, in addition to the website, it is expected that the Bank can increase the effectiveness of the Bank's information dissemination. Nevertheless, the utilization of information technology continues to pay attention to the benefits and costs of the Bank.                                                                                                             | <p>Already fulfilled</p> <p>The Bank discloses its communication policy clearly in the Annual Report which has been published on the Bank's website. The Bank has implemented an information disclosure policy based on Financial Services Authority Regulation No. 8/POJK.04/2015 concerning Issuer or Public Company Websites. The Bank discloses information on the Bank's business activities in Indonesian and English, among others, information related to:</p> <ol style="list-style-type: none"> <li>1. Bank's website;</li> <li>2. Public Expose;</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> |
|     |                                                                      | 25. The Annual Report of a Public Listed Company discloses the ultimate beneficial owner in the shareholding of the Public Listed Company of at least 5% (five per cent), in addition to the disclosure of the ultimate beneficial owner in the shareholding of the Public Listed Company through the main and controlling Shareholders. | The laws and regulations in the capital market sector governing the submission of Annual Reports of listed companies have regulated the obligation to disclose information regarding Shareholders who own 5% or more of the shares of listed companies, as well as the obligation to disclose information regarding Major Shareholders and Controllers of listed companies, both direct and indirect, up to the last beneficial owner in the share ownership. In this governance guideline, it is recommended to disclose the ultimate beneficial owner of a public company's shareholding of at least 5%, in addition to disclosing the ultimate beneficial owner of the shareholding by the Major and Controlling Shareholders. | <p>Already fulfilled</p> <p>The Bank has disclosed information regarding Shareholders who own 5% or more shares in the Company Profile chapter in this Annual Report.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |



# Rencana Korporasi Bank

## Bank Corporate Plan

Rencana Korporasi Bank disusun sebagai upaya untuk menjawab tantangan bisnis dalam 7 tahun mendatang (2023-2029). Rencana Korporasi selaras dengan Rencana Bisnis Bank (RBB) tahun 2023-2025. Rencana Korporasi dilakukan dengan menganalisa kembali kondisi perekonomian dan perkembangan perbankan ditengah-tengah ketidakpastian politik dan ketidakstabilan iklim perekonomian dunia. Peluang bagi industri perbankan untuk mendorong pertumbuhan bisnis Bank masih terbuka dengan menerapkan prinsip kehati-hatian dalam strategi *aggressiveness* ekspansi funding dan lending yang disesuaikan dengan kekuatan Bank Artha Graha Internasional. Terlebih lagi, Era digital menuntut Bank Artha Graha Internasional untuk dapat menyesuaikan diri lebih cepat, mempersiapkan infrastruktur (baik infrastruktur IT sistem maupun *Human Capital*) serta strategi bisnis untuk dapat mempertahankan kesinambungan bisnis ditengah perubahan yang begitu cepat.

Bank Artha Graha Internasional akan bergerak menjadi *Hybrid Bank* yang memadukan antara bisnis model *Brick and Mortar* dengan *digital banking*. Bank Artha Graha Internasional akan menyediakan *One Stop Solution Banking Services* untuk nasabah. Strategi ini mendukung pergerakan era digital serta peluang bonus demografi negara Indonesia yang akan mulai tampak pada tahun 2025. Tentu serangkaian *milestone* telah dirumuskan Bank Artha Graha Internasional untuk menjalankan strategi besar tersebut. Fokus utama Bank Artha Graha Internasional adalah penguatan internal serta pembangunan infrastruktur IT dan *Human Capital*, dimana diharapkan peningkatan infrastruktur IT yang akan dikelola dengan baik oleh *corporate talent* yang memiliki kompetensi handal di Era Digital. *Milestone* tersebut telah digambarkan dalam peta strategi level korporasi Bank Artha Graha Internasional sebagai bentuk penerjemahan strategi yang dapat dilaksanakan. Bank Artha Graha Internasional memandang lingkungan bisnis dan era digital yang bergerak begitu cepat bukanlah menjadi hambatan namun justru waktu yang tepat untuk dimanfaatkan dalam melakukan transformasi digital yang unggul dipersaingan Kelompok Bank berdasarkan Modal Inti (KBMI) I bahkan mampu bertumbuh menjadi KBMI II tahun 2029.

*The Bank's Corporate Plan was prepared to respond to business challenges in the next 7 years (2023-2029). The Corporate Plan is in line with the Bank's Business Plan (RBB) for 2023-2025. The Corporate Plan was carried out by re-analyzing economic conditions and banking developments amidst political uncertainty and instability in the world economic climate. Opportunities for the banking industry to drive the Bank's business growth are still open by applying the precautionary principle in the aggressiveness of funding and lending expansion strategies tailored to the strengths of Bank Artha Graha Internasional. Moreover, the digital era requires Bank Artha Graha Internasional to be able to adjust to adapt rapidly, prepare infrastructure (both IT system infrastructure and Human Capital) and business strategies to be able to maintain business continuity in the midst of rapid changes.*

*Bank Artha Graha Internasional will transform into a Hybrid Bank that combines the Brick and Mortar business model with digital banking. Bank Artha Graha Internasional will provide One Stop Solution Banking Services for customers. This strategy supports the movement of the digital era as well as the opportunity for Indonesia's demographic bonus which will begin to appear in 2025. Certainly, a series of milestones have been formulated by Bank Artha Graha Internasional to execute the grand strategy. The key focus of Bank Artha Graha Internasional is the internal strengthening and development of IT infrastructure and Human Capital, which is expected to improve IT infrastructure that will be well managed by corporate talents who have reliable competencies in the Digital Era. These milestones have been portrayed in Bank Artha Graha Internasional corporate-level strategy map as a form of strategy interpretation that can be implemented. Bank Artha Graha Internasional views the business environment and the fast-moving digital era not as an obstacle but rather the right time to be utilized in carrying out a digital transformation that excels in the Bank Group based on Tier I Capital (KBMI) competition and is even able to grow into KBMI II in 2029.*



## RENCANA JANGKA PANJANG

Bank Artha Graha Internasional telah menentukan rencana korporasi serta *destination statement* untuk 7 (tujuh) tahun ke depan untuk mencapai visi dan misi. Rencana korporasi Bank Artha Graha Internasional dibagi atas 2 fase utama dengan masing-masing fase memiliki tema serta sasaran yang ingin dicapainya, yaitu:

1. *Resiliency* (2022 - 2025)
2. *Strong Recovery & Growth* (2026 - 2029).

Penjelasan rencana korporasi Bank Artha Graha Internasional sampai dengan tahun 2029 sebagai berikut:

## LONG TERM PLAN

Bank Artha Graha Internasional has determined its corporate plan and destination statement for the next 7 (seven) years to achieve its vision and mission. Bank Artha Graha Internasional corporate plan is divided into 2 main phases with each phase having its own themes and goals to be achieved, namely.

1. *Resiliency* (2022 - 2025)
2. *Strong Recovery & Growth* (2026 - 2029).

The explanation of Bank Artha Graha Internasional corporate plan until 2029 is as follows:

| Strategi<br>Strategy                | Fase<br>Phase                                                                                                                                                                                      | Destination Statement                                                                                                                                                                                                            |
|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Resiliency</i>                   | Fase II 2022 - 2025:<br>- Pertumbuhan yang <i>prudent</i><br>- Kecukupan CKPN dalam <i>Coverage Ratio</i><br>- <i>Cost Control</i>   Efisiensi<br>- <i>Support</i>   <i>Back Office automation</i> | - Total aset Rp30,5 triliun<br>- ROA 0,92%<br>- NPL Gross 3,0%<br>- BOPO 86,89%<br>- Membangun financial ekosistem dengan AGN, pengusaha di bidang komoditas & Fintech<br>- Rasio RPIM 30%<br>- 1 juta nasabah                   |
|                                     | Phase II 2022 - 2025:<br>- <i>Prudent growth</i><br>- <i>Adequacy of CKPN in Coverage Ratio</i><br>- <i>Cost Control</i>   <i>Efficiency</i><br>- <i>Support</i>   <i>Back Office automation</i>   | - Total assets IDR30.5 trillion<br>- ROA 0.92%<br>- Gross NPL 3.0%<br>- BOPO 86.89%<br>- Building a financial ecosystem with AGN, entrepreneurs in the commodities & Fintech sector<br>- RPIM Ratio 30%<br>- 1 million customers |
| <i>Strong Recovery &amp; Growth</i> | Fase III 2026 - 2029:<br>- Akselerasi pertumbuhan aset<br>- Peningkatan rasio rentabilitas<br>- <i>Leading edge technology</i>                                                                     | - Total Aset Rp50,5 triliun<br>- ROA 1,03%<br>- NPL Gross 3,0%<br>- BOPO 85,55%<br>- <i>Technology Advancement</i> dalam mendukung ekosistem digital berkelanjutan.<br>- KBMI II                                                 |
|                                     | Phase III 2026 - 2029:<br>- <i>Acceleration of asset growth</i><br>- <i>Increased profitability ratios</i><br>- <i>Leading edge technology</i>                                                     | - Total Assets IDR50.5 trillion<br>- ROA 1.03%<br>- Gross NPL 3.0%<br>- BOPO 85.55%<br>- <i>Technology Advancement in supporting a sustainable digital ecosystem.</i><br>- KBMI II                                               |



## 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 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 Bank;
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.

## GCG ASSESSMENT

*Based on Compliance Policy Guideline No. 20101.03.0 dated May 31, 2017 on the Assessment of Bank Health Level Based on Risk Based Bank Rating and Corporate Policy No. 028.01.0 dated May 27, 2015 on Self-Assessment of Good Corporate Governance Implementation, Bank Artha Graha Internasional conducts GCG self assessment. The evaluation is conducted in order to measure the implementation of GCG principles to ensure the level of GCG implementation. In addition, the GCG self-assessment is also useful to identify appropriate steps to prepare the Bank's infrastructure and structure conducive to the effective implementation of GCG.*

## GCG ASSESSMENT CRITERIA

*The GCG assessment conducted by the Bank in a comprehensive and structured manner will result in a rating that becomes a factor in determining the Bank's Soundness Level. There are three aspects in the assessment that are related to the provisions, namely governance structure, governance process, and governance outcome which include 11 assessment factors, namely:*

- 1. Implementation of duties and responsibilities of the Board of Commissioners;*
- 2. Implementation of duties and responsibilities of the Board of Directors;*
- 3. Completeness and implementation of the Committee's duties;*
- 4. Handling of conflict of interest;*
- 5. Implementation of the Bank's 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 provision of large exposures;*
- 10. Transparency of the Bank's financial condition, non-financial condition, GCG implementation report, and internal reporting; and*
- 11. The Bank's strategic plan.*





## PELAKSANAAN SELF ASSESSMENT

Bank melaksanakan Self Assessment secara periodik pada setiap semester untuk mengukur implementasi GCG atas periode sampai dengan Desember 2022 yang disajikan dalam tabel berikut ini:

## IMPLEMENTATION OF SELF ASSESSMENT

The Bank conducts periodic Self Assessment in each semester to measure GCG implementation for the period up to December 2022 which is presented in the following table:

| No.                                                | Kriteria – Indikator<br>Criteria – Indicator                                                                                                                                                                     | Laporan 31 Desember<br>2022<br>December 31, 2022<br>Report |
|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|
| 1                                                  | Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris<br><i>Implementation of Duties and Responsibilities of the Board of Commissioners</i>                                                                       | 1                                                          |
| 2                                                  | Pelaksanaan Tugas dan Tanggung Jawab Direksi<br><i>Implementation of Duties and Responsibilities of the Board of Directors</i>                                                                                   | 1                                                          |
| 3                                                  | Kelengkapan dan Pelaksanaan Tugas Komite<br><i>Completeness and Implementation of Committee Duties</i>                                                                                                           | 1                                                          |
| 4                                                  | Penanganan Benturan Kepentingan<br><i>Handling Conflict of Interest</i>                                                                                                                                          | 2                                                          |
| 5                                                  | Penerapan Fungsi Kepatuhan Bank<br><i>Implementation of the Bank's Compliance Function</i>                                                                                                                       | 2                                                          |
| 6                                                  | Penerapan Fungsi Audit Intern<br><i>Implementation of Internal Audit Function</i>                                                                                                                                | 2                                                          |
| 7                                                  | Penerapan Fungsi Audit Ekstern<br><i>Implementation of External Audit Function</i>                                                                                                                               | 2                                                          |
| 8                                                  | Penerapan Manajemen Risiko Termasuk Sistem Pengendalian Internal<br><i>Implementation of Risk Management Including Internal Control System</i>                                                                   | 2                                                          |
| 9                                                  | Penyediaan Dana Kepada Pihak Terkait ( <i>Related Party</i> ) dan Penyediaan Dana Besar ( <i>Large Exposure</i> )<br><i>Provision of Funds to Related Parties and Provision of Large Exposures</i>               | 2                                                          |
| 10                                                 | Transparansi Kondisi Keuangan dan Non Keuangan, Laporan Pelaksanaan GCG dan Pelaporan Internal<br><i>Transparency of Financial and Non-Financial Condition, GCG Implementation Report and Internal Reporting</i> | 2                                                          |
| 11                                                 | Rencana Strategis Bank<br><i>Bank Strategic Plan</i>                                                                                                                                                             | 2                                                          |
| Penilaian Akhir GCG<br><i>GCG Final Assessment</i> |                                                                                                                                                                                                                  | <b>2 (Baik)</b><br><b>2 (Good)</b>                         |

Berdasarkan Self Assesment yang dilakukan Bank, hasil penilaian GCG untuk Posisi 31 Desember 2022 dengan Peringkat Komposit "Baik" (PK-2).

Based on the Self Assessment conducted by the Bank, the GCG assessment results for December 31, 2022 with a Composite Rating of "Good" (PK-2).



# 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)*, taksonomi hijau dan telah diterapkan dalam internal Bank meskipun sedikit sekali bersinggungan dengan kegiatan pencemaran lingkungan karena kegiatan usaha di industri perbankan.

### PEMENUHAN KEWAJIBAN PERPAJAKAN

Bank Artha Graha Internasional membayar pajak sebesar Rp129,48 miliar pada tahun 2022 sebagai wujud kontribusi kepada negara.

### KESESUAIAN PENYAJIAN LAPORAN TAHUNAN DAN LAPORAN KEUANGAN DENGAN PERATURAN YANG BERLAKU DAN STANDAR AKUNTANSI KEUANGAN

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 2022 telah diperiksa kesesuaiannya dengan Standar Akuntansi Keuangan yang berlaku dan disahkan oleh Kantor Akuntan Publik yang ditunjuk oleh Bank dalam RUPS.

### REPORT ON COMPANY ACTIVITIES THAT POLLUTE THE ENVIRONMENT

*The Bank is committed to always support the save earth (Go Green) program, green taxonomy and has been implemented within the Bank although it has very little contact with environmental pollution activities due to business activities in the banking industry.*

### FULFILLMENT OF TAX OBLIGATIONS

*Bank Artha Graha Internasional paid taxes amounting to IDR129.48 billion in 2022 as a form of contribution to the country.*

### CONFORMITY OF PRESENTATION OF ANNUAL REPORT AND FINANCIAL STATEMENTS WITH APPLICABLE REGULATIONS AND FINANCIAL ACCOUNTING STANDARDS

*In the preparation of the Annual Report and Financial Statements of Bank Artha Graha Internasional, the information presented has been adjusted to the prevailing rules and regulations, among others, referring to the Financial Services Authority Regulation No. 29/POJK.04/2016 concerning the Annual Report of Issuers or Public Companies and the preparation of Financial Statements ending December 31, 2022 has been checked for conformity with the applicable Financial Accounting Standards and authorized 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 2022.

## PENGUNGKAPAN SEGMENT OPERASI

Bab Analisis Pembahasan Manajemen telah mengungkapkan berbagai segmen operasi yang dilakukan oleh Bank disertai dengan informasi pendapatan dan laba/rugi.

## 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*.

## LABOR AND EMPLOYEE RELATED CASES

*Bank Artha Graha Internasional did not have any criminal or civil matters related to labor and employees throughout 2022.*

## DISCLOSURE OF OPERATING SEGMENTS

*The Management Discussion and Analysis chapter has disclosed the various operating segments conducted by the Bank along with revenue and profit/loss information.*

## CONFORMITY OF ANNUAL REPORT FILE

*Bank Artha Graha Internasional always checks before uploading the Annual Report to ensure the suitability of data between the hardcopy and softcopy Annual Report.*



# 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:

Peraturan Otoritas Jasa Keuangan (POJK):

- POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
- POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
- POJK No. 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum;
- POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum; dan
- 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.

*Bank Artha Graha Internasional realizes the importance of implementing risk management practices in line with the increasing level of business complexity from time to time. This is done so that the Bank is able to adapt to the changes that occur in the banking business environment. The external and internal banking environment is very dynamic along with the demands of various Stakeholders, the increasing complexity of business activity risks and the level of competition in an increasingly competitive industry.*

*The Bank has developed policies, processes, competencies, accountability, reporting, and supporting information systems, as well as implementing a comprehensive approach to identify, measure, prioritize, monitor, and control risks that have an impact on business, operations, and organization, with the aim that the implementation of risk management is effective and efficient. This is done in line with Bank Artha Graha Internasional commitment to proactive management 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 capital and risk management implementation refers to the following regulations:*

*Financial Services Authority Regulation (POJK):*

- *POJK No. 4/POJK.03/2016 concerning Health Level Assessment of Commercial Banks;*
- *POJK No. 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks;*
- *POJK No. 38/POJK.03/2016 concerning the Application of Risk Management in the Use of Information Technology by Commercial Banks;*
- *POJK No. 55/POJK.03/2016 regarding the Implementation of Governance for Commercial Banks; and*
- *POJK No. 13/POJK.03/2020 concerning Amendments to Financial Services Authority Regulation No. 38/POJK.03/2016 concerning the Application of Risk Management in the Use of Information Technology by Commercial Banks.*



Surat Edaran Otoritas Jasa Keuangan (SEOJK):

- SEOJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
- SEOJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum;
- SEOJK No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum; dan
- SEOJK No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.

## 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 *comply* dan efisien. Sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) tanggal 26 Desember 2022 No. 27 Tahun 2022 tentang Perubahan Kedua POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, 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 (Pendapatan Komprehensif lainnya berupa selisih lebih penjabaran laporan keuangan, potensi keuntungan yang berasal dari peningkatan nilai wajar aset keuangan kategori tersedia untuk dijual, dan saldo surplus revaluasi aset tetap ditambah Cadangan Tambahan Modal Lainnya berupa agio, cadangan umum, laba tahun-tahun lalu, laba tahun berjalan, dana setoran modal dan lainnya berdasarkan persetujuan OJK) dan faktor pengurang (Pendapatan Komprehensif lainnya berupa selisih kurang penjabaran laporan keuangan, potensi kerugian yang berasal dari peningkatan nilai wajar aset keuangan kategori tersedia untuk dijual ditambah cadangan tambahan modal lainnya berupa disagio, rugi tahun-tahun lalu, rugi tahun berjalan, selisih kurang penyisihan penghapusan aset (PPA) atas aset produktif dengan cadangan kerugian penurunan nilai, selisih kurang antara jumlah penyesuaian terhadap hasil valuasi dari instrument keuangan dalam trading book dan jumlah penyesuaian berdasarkan standard akuntansi keuangan, PPA non-produktif serta lainnya berdasarkan persetujuan OJK).

Financial Services Authority Circular Letter (SEOJK)

- SEOJK No. 34/SEOJK.03/2016 regarding the Implementation of Risk Management for Commercial Banks;
- SEOJK No. 13/SEOJK.03/2017 regarding the Implementation of Governance for Commercial Banks;
- SEOJK No. 14/SEOJK.03/2017 regarding Assessment of the Health Level of Commercial Banks; and
- SEOJK No.21/SEOJK.03/2017 regarding the Implementation of Risk Management in the Use of Information Technology by Commercial Banks.

## CAPITAL DISCLOSURE

Bank Artha Graha Internasional has a strong capital adequacy profile and capital structure to support the Bank's current and future business expansion. The Bank's compliance with various regulatory requirements related to capital is carried out to ensure that the Bank's capital structure are *comply* and efficient. In accordance with the Otoritas Jasa Keuangan (OJK) Regulation (POJK) dated December 26, 2022 No. 27 of 2022 concerning the Second Amendment to POJK No. 11/POJK.03/2016 concerning the Minimum Capital Adequacy Requirements of Commercial Banks, Bank Artha Graha Internasional capital consists of:

### 1. Tier 1 Capital

Core capital consists of main core capital (*Common Equity Tier 1/CET 1*) and additional core capital (*Additional Tier 1*). The main core capital consists of paid-up capital and disclose reserve. The disclosed reserve includes enhancing factors (*Other Comprehensive Income* in the form of excess translation of financial statements, potential gain from increase in fair value of available-for-sale financial assets, and surplus balance on revaluation of fixed assets plus *Other Additional Capital Reserve* in the form of agio, general reserve, prior years' profit, current year profit, capital deposit fund and others based on OJK approval) and reducing factors (*Other Comprehensive Income* in the form of excess translation of financial statements, potential losses from an increase in the fair value of available-for-sale financial assets plus other capital reserves in the form of disagio, prior year losses, current year losses, difference between allowance for possible losses (PPA) on earning assets and allowance for impairment losses, difference between the amount of adjustments to valuation results of financial instruments in the trading book and the amount of adjustments based on financial accounting standards, non-productive PPA and others based on OJK approval).



2. Modal Pelengkap (maksimum 100% dari modal inti)  
Modal pelengkap meliputi instrument modal dalam bentuk saham atau bentuk lainnya yang memenuhi persyaratan, agio atau disagio yang berasal dari penerbitan instrumen modal yang tergolong sebagai modal pelengkap, dan cadangan umum PPA atas aset produktif yang wajib dihitung dengan jumlah maksimum 1,25% dari ATMR risiko kredit.

2. *Supplementary Capital (maximum 100% of core capital)*  
*Supplementary capital includes capital instruments in the form of shares or other forms that meet the requirements, agio or disagio derived from the issuance of capital instruments classified as supplementary capital, and PPA general reserves on productive assets that must be calculated with a maximum amount of 1.25% of RWA credit risk.*

Profil permodalan Bank Artha Graha Internasional dalam 2 tahun terakhir adalah sebagai berikut:

*Bank Artha Graha Internasional capital profile in the last 2 years is as follows:*

dalam juta Rupiah  
in million Rupiah

| Jenis Modal<br>Capital Type              | 2022      | 2021      |
|------------------------------------------|-----------|-----------|
| Modal Inti<br>Tier 1 Capital             | 3.353.245 | 3.389.031 |
| Modal Pelengkap<br>Supplementary Capital | 354.463   | 364.551   |
| Jumlah Modal<br>Total Capital            | 3.707.708 | 3.753.582 |

## PENILAIAN KECUKUPAN PERMODALAN

## ASSESSMENT OF CAPITAL ADEQUACY

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:

*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 Risk           | Metode Penilaian Risiko Kecukupan Modal<br>Capital Adequacy Risk Assessment Method |
|----------------------------------------|------------------------------------------------------------------------------------|
| Risiko Kredit<br>Credit Risk           | Pendekatan Standar<br>Standardized Approach                                        |
| Risiko Pasar<br>Market Risk            | Pendekatan Standar<br>Standardized Approach                                        |
| Risiko Operasional<br>Operational Risk | Pendekatan Standar<br>Standardized Approach                                        |

## PENERAPAN MANAJEMEN RISIKO

## RISK MANAGEMENT IMPLEMENTATION

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:

*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. 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.

#### 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.

#### 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 (satu) kali dalam 1 (satu) 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;

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.

#### 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.

#### BOARD OF DIRECTORS

The Board of Directors' duties and responsibilities related to the risk management:

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. Memastikan pelaksanaan langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha Bank yang ditemukan oleh Internal Audit;
  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 *Risk Management* yang melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko dengan satuan kerja yang melakukan dan menyelesaikan transaksi.
5. Assure the implementation of corrective measures for problems or irregularities in the Bank's business activities found by the Internal Audit;
  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.

Dalam pelaksanaan tugas dan tanggung jawab tersebut, Direksi dibantu oleh Komite Manajemen Risiko, Komite Kredit, Komite Asset and Liability, Komite Pengarah Teknologi Informasi, serta Komite Human Capital. Selain itu, Direksi juga dibantu oleh Internal Audit, Direktorat Risk Management, dan Direktorat Compliance.

*In carrying out duties and responsibilities, the Board of Directors is assisted by the Risk Management Committee, Credit Committee, Asset and Liability Committee, Information Technology Steering Committee, and Human Capital Committee. In addition, the Board of Directors is also assisted by Internal Audit, the Directorate of Risk Management, and the Compliance Directorate.*

## 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 (satu) kali dalam 1 (satu) 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.

## 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 effectively implemented 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.*



## 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:

1. Risiko Kredit;
2. Risiko Pasar;
3. Risiko Likuiditas;
4. Risiko Operasional;
5. Risiko Hukum;
6. Risiko Reputasi;
7. Risiko Strategik; dan
8. Risiko Kepatuhan.

Kebijakan, prosedur dan penetapan limit risiko tersebut didokumentasikan dan selanjutnya ditinjau secara berkala berdasarkan perkembangan internal maupun eksternal.

## 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 (satu) yang sejalan dengan penerapan pilar 2 (dua) 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 *Risk & Policy* 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.

## 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 against 8 (eight) main types of risks to support the Bank's prudent, consistent and sustainable growth and increase the Bank's added value in the eyes of all Stakeholders. The eight main risks consist:

1. Credit Risk;
2. Market Risk;
3. Liquidity Risk;
4. Operational Risk;
5. Legal Risk;
6. Reputation Risk;
7. Strategic Risk; and
8. Compliance Risk.

The policies, procedures and risk limits are documented and reviewed periodically based on internal and external developments.

## 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.



Bank menerapkan manajemen risiko yang meliputi 3 (tiga) bagian utama yaitu:

1. Proses Identifikasi;
2. Proses Pengukuran; dan
3. Proses Pemantauan dan Pengendalian Risiko.

3 (tiga) 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.

- a. Kantor Cabang, yaitu *Account Officer* dan *Executive Officer* Cabang;
- b. Direktorat *Treasury*, yaitu *Dealer* dan *Treasury Sales*;
- c. Unit kerja operasional lainnya, yaitu *Customer Service* dan *Teller*;
- d. Direktorat *Business Banking*; dan
- e. *Regional Head*.

Dalam rangka penerapan prinsip kehati-hatian (*prudential principles*) dan penerapan sistem peringatan dini (*early warning system*), Sub Direktorat *Risk & Policy* dilibatkan dalam setiap proses aktivitas *front office*, dengan cara:

- a. Mengidentifikasi dan menilai risiko setiap permohonan penyimpanan dari ketentuan operasi yang diajukan oleh unit kerja operasional sesuai batasan/limit dan ketentuan Direksi;
- b. Melakukan review serta memberikan rekomendasi berupa saran dan masukan terhadap draft kebijakan dan prosedur yang akan diterbitkan oleh Bank (Baru atau Revisi); dan
- 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.

The Bank implements risk management which includes 3 (three) main parts, namely:

1. Identification Process;
2. Measurement Process; and
3. Risk Monitoring and Control Process.

The 3 (three) work units involved in the process are the *front office* (business unit), *middle office* (risk management and procedure system unit), 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.

- a. Branch Offices, namely *Account Officers* and *Branch Managers*;
- b. Treasury Directorate, namely *Dealers* and *Treasury Sales*;
- c. Other operational work units, namely *Customer Service* and *Teller*;
- d. Directorate of *Business Banking*; and
- e. *Regional Head*.

In order to implement prudential principles and early warning system, the Sub Directorate of *Risk & Policy* is involved in every process of front office activities by:

- a. Identifying and assessing the risk of each request for deviation from the operating provisions submitted by the operational work units in accordance with the limits/limits and provisions of the Board of Directors;
- b. Reviewing and providing recommendations in the form of advice and input on draft policies and procedures to be issued by the Bank (New or Revised); and
- c. Assess the risk of each new product or activity issuance plan and analyze the risk of the *User Acceptance Test* (UAT) process for the development of new or existing products or activities.



## 2. Middle Office

Bagian pendukung operasional Bank yang melakukan pengelolaan, penyusunan pedoman/prosedur operasional, dan pengawasan operasional, serta melakukan manajemen risiko portofolio secara *bankwide*, yaitu:

### a. Sub Direktorat Risk & Policy

- Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan, dan pengendalian risiko;
- 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
- Melakukan *stress testing* untuk mengetahui dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan.

### b. Sub Direktorat System Procedure

## 3. Back Office

Bagian akhir dari proses operasional Bank yang menyelesaikan transaksi:

### a. Direktorat Asset Recovery; dan

### b. Direktorat Operation melakukan pengelolaan risiko *settlement*.

## 2. Middle Office

The Bank's operational support department that manages, prepares operational guidelines/procedures, and supervises operations, as well as performs bankwide portfolio risk management, namely:

### a. Sub Directorate of Risk & Policy

- Develop procedures and tools for risk identification, measurement, monitoring, and control;
- Monitoring the overall risk position/exposure (portfolio), as well as per risk type, including monitoring compliance with risk tolerance and risk limits set by the Board of Directors; and
- Conduct stress testing to determine the impact of the implementation of risk management policies and strategies on the Bank's portfolio or overall performance.

### b. Sub Directorate of System Procedure

## 3. Back Office

The final part of the Bank's operational process that completes transactions:

### a. Directorate of Asset Recovery; dan

### b. Directorate of Operations conducts settlement risk management.

## ORGANISASI DAN TATA KELOLA MANAJEMEN RISIKO

Bank telah memiliki beberapa unit kerja pada struktur organisasi Direktorat Risk Management 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.

## RISK MANAGEMENT ORGANIZATION AND GOVERNANCE

The Bank has several working units in the organizational structure of the Risk Management Directorate established based on the Financial Services Authority Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management 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 RISK MANAGEMENT

## ORGANIZATIONAL STRUCTURE DIRECTORATE OF RISK MANAGEMENT



Sebagai *second line of defense*, selain bertanggung jawab dalam menjalankan fungsi tata kelola manajemen risiko secara independen, Direktorat *Risk Management* 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.

As the *second line of defense*, in addition to being responsible for carrying out the risk management governance function independently, the Risk Management Directorate also cooperates and partners with all business units and support units, starting from the strategic level to the transaction level in order to build a comprehensive process of identification, measurement, monitoring, risk control and information systems and internal control systems.

Dalam menjalankan tugas dan tanggung jawabnya, Direktorat *Risk Management* memiliki Pedoman dan Tata Tertib Kerja yang tertuang Pedoman Manajemen Risiko No. 00001.03.3 tentang Manajemen Risiko Umum.

In carrying out its duties and responsibilities, the Risk Management Directorate has a Code of Conduct as stipulated in Risk Management Manual No. 00001.03.3 on General Risk Management.

### TUGAS DAN TANGGUNG JAWAB MANAJEMEN RISIKO

### DUTIES AND RESPONSIBILITIES OF RISK MANAGEMENT

Manajemen risiko Bank Artha Graha Internasional memiliki tugas dan tanggung jawab yang meliputi:

Bank Artha Graha Internasional risk management has duties and responsibilities that include:

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;

1. Determining the risks associated with banking products and transactions;
2. Establishing the use of measurement methods and risk management information systems;
3. Determining limits and establishing risk tolerance;
4. Establish an internal control system in the implementation of risk management;
5. Establish a risk rating assessment;





6. Memberikan rekomendasi dalam penyusunan rencana darurat (*contingency plan*); dan
7. Melakukan kajian dan rekomendasi terhadap setiap pengembangan produk/aktivitas yang ada maupun yang baru.

Komposisi personel Direktorat *Risk Management* Bank Artha Graha Internasional pada akhir tahun 2022 terdiri dari 22 (dua puluh dua) orang, yang terdiri dari 1 (satu) orang *Deputy Director*, 3 (tiga) orang *Executive Officer* dan 18 (delapan belas) orang staf. Seluruh personel Direktorat *Risk Management* 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 2022 sebagai berikut:

| Jabatan<br>Position                       | Level Sertifikasi<br>Certification Level                                                  | Jumlah Peserta<br>Number of Participants |
|-------------------------------------------|-------------------------------------------------------------------------------------------|------------------------------------------|
| Dewan Komisaris<br>Board of Commissioners | Level V (Standard) dan Level II Komisaris<br>Level V (Standard) and Level II Commissioner | 2                                        |
| Direksi<br>Board of Directors             | V                                                                                         | 2                                        |
| Deputy Director                           | IV dan V<br>IV and V                                                                      | 8                                        |

### PELAKSANAAN KEGIATAN MANAJEMEN RISIKO

Manajemen risiko telah melaksanakan beberapa kegiatan yang menjadi tugas dan tanggung jawabnya di sepanjang tahun 2022 sebagai berikut:

1. Melakukan tinjauan risiko terkait dengan produk dan transaksi perbankan;
2. Melakukan pengukuran dan sistem informasi manajemen risiko;
3. Melakukan pemantauan pelaksanaan limit dan toleransi risiko yang telah ditetapkan;
4. Melakukan sistem pengendalian internal dalam penerapan manajemen risiko;
5. Melakukan penilaian peringkat risiko dan melaporkan kepada Komite Pemantau Risiko secara periodik;
6. Melakukan rekomendasi dalam penyusunan rencana darurat (*contingency plan*) bidang *treasury*; dan
7. Melakukan kajian dan rekomendasi terhadap setiap pengembangan produk/aktivitas yang ada maupun yang baru.

6. *Providing recommendations in the preparation of contingency plans; and*
7. *Conducting reviews and recommendations on every existing and new product/activity development.*

The personnel composition of the Risk Management Directorate of Bank Artha Graha Internasional at the end of 2022 consists of 22 (twenty two) people, consisting of 1 (one) Deputy Director, 3 (three) Executive Officers and 18 (eighteen) staff. All personnel of the Risk Management Directorate are appointed and dismissed based on the decision of the Bank's Board of Directors.

### RISK MANAGEMENT CERTIFICATION

The Bank also encourages its management to participate in risk management certification programs (BSMR) as well as refreshment programs. Information related to risk management certification in 2022 is as follows:

### IMPLEMENTATION OF RISK MANAGEMENT ACTIVITIES

Risk management has carried out several activities that became its duties and responsibilities throughout 2022 as follows:

1. *Conducting risk reviews related to banking products and transactions;*
2. *Conducting risk management measurement and information systems;*
3. *Monitoring the implementation of predetermined risk limits and tolerances;*
4. *Performing an internal control system in the implementation of risk management;*
5. *Conducting risk rating assessment and reporting to the Risk Monitoring Committee periodically;*
6. *Making recommendations in the preparation of contingency plans in the treasury sector; and*
7. *Conducting reviews and recommendations on any existing or new product/activity development.*



## 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 2022, yaitu:

| Materi Pengembangan Kompetensi/Latihan<br><i>Competency Development Materials/ Training</i>                                                                                                                                                                                                                                                                                        | Waktu dan Tempat Pelaksanaan<br><i>Time and Place of Implementation</i>                                                                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Rencana Kerja & Laporan Kepatuhan<br><i>Work Plan &amp; Compliance Report</i>                                                                                                                                                                                                                                                                                                      | 5-6 September 2022 - Online Training<br><i>September 5-6, 2022 - Online Training</i>                                                               |
| Refreshment Manajemen Risiko<br><i>Risk Management Refreshment</i>                                                                                                                                                                                                                                                                                                                 | 29 Januari 2022, 18 Juni 2022, 03 Desember 2022, - Online Training<br><i>January 29, 2022, June 18, 2022, December 03, 2022, - Online Training</i> |
| Pembekalan dan Ujian Sertifikasi Kepatuhan (Compliance) Level 1<br><i>Debriefing and Level 1 Compliance Certification Exam</i>                                                                                                                                                                                                                                                     | 23-24 November 2022 - Online Training<br><i>November 23-24, 2022 - Online Training</i>                                                             |
| Pembekalan dan Ujian Sertifikasi Credit Senior Officer (Level II) - Batch 2<br><i>Debriefing and Credit Senior Officer Certification Exam (Level II) - Batch 2</i>                                                                                                                                                                                                                 | 9-10 & 12 Maret 2022, 12-14 & 16 April 2022 - Online Training<br><i>March 9-10 &amp; 12, 2022, April 12-14 &amp; 16, 2022 - Online Training</i>    |
| Pelatihan IT: Big Data Fundamentals (Batch 1)<br><i>IT Training: Big Data Fundamentals (Batch 1)</i>                                                                                                                                                                                                                                                                               | 6-8 Juli 2022 - Jakarta<br><i>July 6-8, 2022 - Jakarta</i>                                                                                         |
| Microsoft Office Excel Basic                                                                                                                                                                                                                                                                                                                                                       | 15-16 Juli 2022, 19-20 Agustus 2022 - Jakarta<br><i>July 15-16, 2022, August 19-20, 2022 - Jakarta</i>                                             |
| Microsoft Office Excel Advance                                                                                                                                                                                                                                                                                                                                                     | 15-16 Juli 2022, 5-6 Agustus 2022 - Jakarta<br><i>July 15-16, 2022, August 5-6, 2022 - Jakarta</i>                                                 |
| Liquidity Risk, Internal Stress Test dan Regulatory Stress Test (BASEL II - LCR dan NSFR) serta memahami Kebutuhan ILAAP (Internal Liquidity Adequacy Assessment Process) - OJK CP<br><i>Liquidity Risk, Internal Stress Test and Regulatory Stress Test (BASEL II - LCR and NSFR) and understand ILAAP (Internal Liquidity Adequacy Assessment Process - OJK CP) Requirements</i> | 25-26 Oktober 2022 - Jakarta<br><i>October 25-26, 2022 - Jakarta</i>                                                                               |
| Liquidity & Market Risk Management: Strategi Pengelolaan Likuiditas & Pasar (LCR, NSFR & IRRBB) serta Analisa Perilaku Nasabah<br><i>Liquidity &amp; Market Risk Management: Liquidity &amp; Market Risk Management Strategies (LCR, NSFR &amp; IRRBB) and Customer Behavior Analysis</i>                                                                                          | 28-29 September 2022 - Jakarta<br><i>September 28-29, 2022 - Jakarta</i>                                                                           |
| Leadership Skill                                                                                                                                                                                                                                                                                                                                                                   | 22-23 Juli 2022, 12-13 Agustus 2022 - Jakarta<br><i>July 22-23, 2022, August 12-13, 2022 - Jakarta</i>                                             |
| KPMM - ATMR: How To Comply With OJK Roadmap Report<br>CAR - RWA: How To Comply With OJK Roadmap Report                                                                                                                                                                                                                                                                             | 15-16 September 2022, 17-18 November 2022 - Jakarta<br><i>September 15-16, 2022, November 17-18, 2022 - Jakarta</i>                                |

## PENGUNGKAPAN EKSPOSUR RISIKO DAN PENERAPAN MANAJEMEN RISIKO

### 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

- 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

## RISK MANAGEMENT COMPETENCY DEVELOPMENT

In order to support the performance and broaden the knowledge of risk management managers, Bank Artha Graha Internasional participates personnel in various trainings, *workshops* and seminars. Competency development that has been followed during 2022, namely:

## DISCLOSURE OF RISK EXPOSURE AND APPLICATION RISK MANAGEMENT

### Credit Risk

Credit risk is the risk arising from the failure of other parties to fulfill their obligations to the Bank, such as risks due to debtor failure, credit concentration risk, *counterparty credit risk*, and *settlement risk*.

### General Disclosure

- Credit concentration risk management policy  
The Bank's Business Plan describes policies related to the Bank's credit risk management including exposure limitation policies set annually by economic sector, type of use, working area, as well as sectors



kerja, serta sektor yang menjadi perhatian dan perlu dihindari. Terkait hal tersebut, Direktorat Risk Management 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

Direktorat Risk Management 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; dan

## 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;
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 Risk & Policy yang bertanggung jawab untuk melakukan identifikasi, kajian, analisis, penilaian, peninjauan, pemantauan dan pengendalian risiko pasar yang dihadapi Bank.

of concern and need to be avoided. In this regard, the Risk Management Directorate calculates and analyzes credit portfolio risk based on LLL, economic sector, business location and Non-Performance Loan (NPL) credit exposure, and reports it to management periodically;

## 2. Credit risk measurement and control mechanism

The Risk Management Directorate measures credit risk through credit risk profile analysis which is reported to the Financial Services Authority, the Board of Directors and the Risk Management Committee periodically. The Bank uses a standardized approach, in accordance with Bank Indonesia regulations, to measure credit risk capital adequacy. The rating system used is in the form of Credit Risk Rating (CRR) and Credit Risk Scoring, which is one of the tools to cut productive and consumptive loans; and

## 3. Definition of over due and impaired loans

Past due receivables are subject to impairment. If objective evidence and management's expert judgment indicate that the Bank will not recover the financial asset within the period specified in the contractual agreement.

### Mitigation Efforts

The Bank's Credit Policy Guidelines and the Bank's Credit Risk Management Policy Guidelines regulate the mitigation efforts taken for credit risk that must be carried out by all work units involved in credit risk management. The implementation of the policy is carried out by:

1. Re-establishing the *risk appetite*, *risk tolerance* and *risk limit* in the Bank's credit sector;
2. Conducting risk assessments on economic/industrial sectors to be financed by the Bank periodically; and
3. Monitoring the development of credit concentration risk based on LLL, Economic Sector and Geography Sector periodically.

### Market Risk

Market risk is the risk arising from balance sheet positions and administrative accounts, including derivative transactions, experiencing changes due to market conditions, including the risk of changes in option prices. This risk is managed by the Risk & Policy Sub-Directorate which is responsible for identifying, studying, analyzing, assessing, reviewing, monitoring and controlling market risks faced by the Bank.



Selama tahun 2022, Bank telah melakukan kegiatan pengelolaan atas risiko suku bunga dan risiko nilai tukar, yang merupakan bagian dari risiko pasar. 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 Risk & Policy 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 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; dan
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*.

*During 2022, the Bank has carried out management activities on interest rate risk and exchange rate risk, which are part of market risk. The management of exchange rate risk is carried out based on the Net Open Position limit in accordance with the regulations of the Financial Services Authority, where the Bank is required to manage and maintain the NPL at a maximum of 20% of the Bank's capital on a daily basis. In this regard, the Risk & Policy Sub Directorate monitors the NPL position periodically and reports it to the Management periodically as described below:*

- 1. Periodic risk monitoring results and capital adequacy calculations, both in the banking book and trading book;*
- 2. The results of market risk profile measurement every month to see the position and trend of market risk, especially if there is an increase in risk and influencing parameters. Market risk monitoring is also carried out on transactions by the Treasury Directorate on a daily basis and reported periodically to management;*
- 3. Measures and plans in anticipation of market risk on foreign currency transactions are carried out both due to changes in exchange rates and fluctuations in interest rates, including a description of all provision of funds and bonds without protection or hedging, as well as debt whose interest rates fluctuate or are not determined in advance; and*
- 4. Disclosure of information regarding Interest Rate Risk in Banking Book (IRRBB), including assumptions used in monitoring IRRBB such as non-maturity deposit behavior and prepayment information as well as the frequency of IRRBB measurement as stipulated in the provisions regarding the implementation of risk management for Commercial Banks.*

#### Mitigation Efforts

*The Bank's interest rate risk management is conducted on the trading book and banking book. Trading book interest rate risk management is conducted through risk analysis and control as well as setting limits for trading activities, which include money market transactions, foreign exchange, and securities. On the other hand, the Bank analyzes the repricing gap between risk sensitive assets and risk sensitive liabilities for banking book interest rate risk management*



### 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 Risk & Policy 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 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 (empat) risiko lainnya, yaitu risiko hukum, risiko reputasi, risiko strategik dan risiko kepatuhan yang dikelola oleh Sub Direktorat Risk & Policy.

### Liquidity Risk

Liquidity risk arises from the Bank's inability to meet maturing obligations from cash flow funding sources and/or from high quality liquid assets that can be collateralized, without disrupting the Bank's activities and financial condition. The Sub Directorate of Risk & Policy manages liquidity risk through a process of identification, measurement, assessment, analysis, monitoring and control of liquidity risk faced by the Bank.

### Mitigation Efforts

The Bank conducts risk mitigation efforts in the following ways:

1. Measuring the liquidity risk profile on a monthly basis that illustrates 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. Monitoring the measurement results and implementation of the Bank's daily liquidity needs, both primary and secondary reserves. Secondary reserves are carried out more carefully in line with the Macroprudential Intermediation Ratio (RIM) conditions and customer withdrawal behavior, so that the overall liquidity condition can be maintained.

The liquidity risk measurement mechanism is carried out using measurement tools, such as cash flow projections, maturity profiles, and stress testing, including the implementation of contingency funding plan simulations in accordance with regulatory requirements and / or existing best practices. Funding strategies, liquidity position management, daily liquidity risk, management of high quality liquid and marketable assets, and simulation of contingency funding plans are carried out to control liquidity risk. Liquidity risk management is organized through ALCO meetings which are conducted monthly and continuously.

### Operational Risk

Operational risk arises from inadequate and/or malfunctioning internal processes, human error, system failure and/or external events that affect the Bank's operations. Operational risk management also includes 4 (four) other risks, namely legal risk, reputation risk, strategic risk and compliance risk which are managed by the Risk & Policy Sub Directorate.





### Upaya Mitigasi

Upaya mitigasi yang dilakukan Bank adalah sebagai berikut:

1. Melakukan pencatatan potensi kerugian oleh Sub Direktorat *Risk & Policy* 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; dan
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 *Risk & Policy* 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 Satuan Kerja Teknologi Informasi dan Direktorat *Digital Insight* 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; dan
6. Penilaian terhadap *IT Risk Register* yang merupakan bagian dari Laporan Penerapan Manajemen Risiko TI yang disampaikan oleh Satuan Kerja Teknologi Informasi ke Otoritas Jasa Keuangan setiap tahun.

### 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 perjanjian, seperti tidak terpenuhi syarat sahnya kontrak dan pengikatan dokumen yang tidak sempurna.

### Mitigation Efforts

The Bank's mitigation efforts are as follows:

1. Recording potential losses by the Sub Directorate of *Risk & Policy* in operational work units periodically through the *Tools Loss Event* and *Potential Loss Event* applications that have been implemented online in all branches. Loss database management is one of the input data in the assessment of operational risk profile parameters; and
2. Monitoring the development of operational risk profile through identification of factors causing operational losses and providing recommendations to the relevant operational work units in mitigating future risk events.

The *Risk & Policy* Sub Directorate also analyzes, assesses, reviews, and monitors the following:

1. Monitoring and analysis of fraud incidents that occur in other banks through various media to be analyzed, 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. Analyze and assess requests for deviations from operating regulations submitted by the relevant Branches/Directorates within the limits set by the Board of Directors;
3. Monitoring of IT risks inherent in activities carried out by the Information Technology Work Unit and Digital Insight Directorate on a periodic basis;
4. Risk review of new product/activity plans related to the use of IT;
5. Analysis and assessment of the UAT process for the development of existing products or activities as well as the planned issuance of new products or activities; and
6. Assessment of the *IT Risk Register* which is part of the *IT Risk Management Implementation Report* submitted by the Information Technology Working Unit to the Financial Services Authority annually.

### Legal Risk

Legal risk is a risk arising from lawsuits and/or juridical weaknesses. The weakness of this aspect is caused by the absence of supporting laws and regulations or weaknesses in the engagement, such as not fulfilling the legal requirements of the contract and binding documents that are not perfect.





### 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. 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

*Legal Bureau* 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; dan
4. Memantau risiko hukum yang ada di seluruh cabang dan unit kerja Bank.

Direktorat *Asset Recovery* dan Sub Direktorat *Litigation* Bank berfungsi menangani setiap permasalahan hukum yang terkait dengan litigasi agar risiko hukum yang mungkin timbul dapat diminimalkan.

### Risiko Strategik

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

### Legal Risk Control Mechanism

The Bank monitors the development of legal cases that occur and takes lessons learned from these cases for legal risk management. The Bank always calculates the potential loss, whether it is resolving the case by consensus or through the court for handling legal cases. The Bank also pays special attention to legal cases that have the potential to cause significant losses. Legal risk profile assessment is conducted based on the applicable Financial Services Authority Regulations and has been submitted to the Financial Services Authority in a timely manner, along with other risk profiles.

### Mitigation Efforts

Bank Artha Graha Internasional Legal Bureau manages legal risk with the following mitigations:

1. Conducting legal analysis on new products and/or activities, as well as creating standard legal documents related to the products and/or activities;
2. Examine all agreements that will be made between the Bank and third parties;
3. Conduct periodic checks on agreements that have been made; and
4. Monitor legal risks in all branches and work units of the Bank.

The Directorate of Asset Recovery and the Bank's Litigation Sub-Directorate function 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 arising from inaccuracies in making and/or implementing strategic decisions, as well as failure to anticipate changes in the business environment. The Bank's inaccuracy in developing the right strategy can lead to the Bank's business failure in the future.

### Policies to Identify and Respond to Changes in External and Internal Business Environment

The Bank sets goals and strategies by analyzing various internal and external factors. Internal factors are analyzed using SWOT by mapping strengths, weaknesses, opportunities, and threats. Meanwhile, external factors are analyzed by considering the current domestic and global conditions and trends, both from macroeconomic,



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 Indicator* (KPI) terkait pencapaian tersebut kepada seluruh unit kerja. Untuk target RBB yang belum tercapai, Bank melakukan analisis penyebab atau hambatannya dan menetapkan tindakan perbaikan yang diperlukan, sehingga diharapkan dapat dipenuhi pada periode berikutnya.

#### Upaya Mitigasi

Sub Direktorat *Risk & Policy* melakukan pengelolaan risiko stratejik dengan mitigasi sebagai berikut:

1. Melakukan identifikasi dan kuantifikasi risiko stratejik sejak awal penyusunan Rencana Bisnis Bank dengan berpedoman pada visi, misi, strategi serta kemampuan perusahaan;
2. Mengelola risiko stratejik 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 stratejik 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 (KPMM);
2. Kualitas Aset;
3. Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN);
4. Batas Maksimum Pemberian Kredit (BMPK);

*political, and other factors as well as assumptions set by the Bank. Therefore, the Bank must keep abreast of developments and make necessary adjustments in the event of changes in the external and internal business environment.*

#### *Mechanism to Measure Progress Achieved from the Established Business Plan*

*Monitoring and assessment of the progress of achieving the Bank's Business Plan (RBB) is carried out every month and conveys the determination of Key Performance Indicator (KPI) measurements related to these achievements to all work units. For RBB targets that have not been achieved, the Bank analyzes the causes or obstacles and determines the necessary corrective actions, so that it is expected to be met in the next period.*

#### *Mitigation Efforts*

*The Sub Directorate of Risk & Policy manages strategic risks with the following mitigations:*

1. *Identifying and quantifying strategic risks since the beginning of the preparation of the Bank's Business Plan based on the Bank's vision, mission, strategy and capabilities;*
2. *Managing strategic risk through a collective and comprehensive consideration and decision-making process within the Risk Management Committee, to be subsequently submitted to the Board of Directors; and*
3. *Monitoring the development of strategic risk exposures on a monthly basis and submitting it to the Board of Directors and the Risk Monitoring Committee through the Bank's Risk Profile Report.*

#### *Compliance Risk*

*Compliance risk is the risk arising from the Bank's inability to comply with and/or failure to implement applicable laws and regulations. The laws and regulations that govern the Bank's obligations as a banking institution include:*

1. *Fulfillment of the Minimum Capital Adequacy Ratio (CAR);*
2. *Asset Quality;*
3. *Establishment of allowance for impairment losses (CKPN);*
4. *Maximum Lending Limit (LLL);*



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
  - 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*).

5. Implementation of Good Governance (GCG);
6. Net Open Position (NOP);
7. Reserve Requirement (GWM);
8. Macroprudential Intermediation Ratio (RIM); and
9. Other risks associated with Specific 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 relating to:

1. Policy
  - a. The accuracy of the determination of risk limits that have been set;
  - b. Risk management policy with the Bank's business direction and strategy;
  - c. Implementation of compliance, responsibility and accountability arrangements;
  - d. Policy to exclude irregularities in decision making; and
  - e. Implementation of the policy of checking compliance through regular procedures.
2. Procedures
  - a. Timeliness of communicating policies to all Employees at every level of the organization;
  - b. Adequacy of control over new product development;
  - c. Adequacy of reports and data systems;
  - d. Adequacy of supervision of the Bank's Board of Commissioners and Directors;
  - e. The adequacy of the Bank's internal control, including aspects of separation of functions and dual control;
  - f. Timely and appropriate management information system;
  - g. Effectiveness of controls over data accuracy, completeness, and integrity;
  - h. The adequacy of the process for interpreting applicable laws and regulations;
  - i. The Bank's commitment to ensure that the Bank's resources are appropriately allocated for the purpose of training employees and promoting a culture of compliance;
  - j. Timely identification and corrective action against the effects of violations and non-compliance with applicable laws and regulations; and
  - k. Adequacy of integrating compliance aspects at every stage of the Bank's 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 *Risk & Policy*;
- 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 internal Bank; dan
- e. Tingkat responsif Bank terhadap penyimpangan dalam sistem pengendalian internal Bank.

### 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 Direktorat *Compliance* 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.

### 3. Human Capital

- a. Appropriateness of compensation programs and performance management of Bank employees and officers;
- b. Turnover rate of employees and Bank officials who occupy strategic positions in the Bank (*high risk taking unit*);
- c. Adequacy of training programs;
- d. The adequacy of the competence of the Bank's Board of Commissioners and Directors; and
- e. The level of understanding and suitability of business strategy direction with *risk tolerance*.

### 4. Control System

- a. Effectiveness and independence of the audit function and Sub Directorate of *Risk & Policy*;
- b. Accuracy, completeness, and integrity of reports and management information systems;
- c. The existence of a monitoring system for *irregularities* capable of identifying and measuring increases in the frequency and amount of risk exposures;
- d. The Bank's level of responsiveness to deviations from the Bank's internal policies and procedures; and
- e. The level of the Bank's responsiveness to *irregularities* in the Bank's internal control system.

### Mechanism for Monitoring and Controlling Compliance Risk

1. Take the necessary steps to maintain compliance exposure within its tolerance limit and/or in the event of an increase in compliance risk exposure, among others:
  - a. Implementation of an independent review by the *Compliance Directorate* of each credit application within certain criteria and limits set by the Board of Directors to assess the elements of compliance with applicable laws and regulations of the Regulator;
  - b. Monitoring the timeliness of the Bank's report submission to the Regulator;
  - c. Intensive internal training of compliance employees and ensuring the effectiveness of such training by testing the training and monitoring its performance in the performance of regular duties;
  - d. Conducting reviews and assessments of policies, guidelines and work procedures to ensure they are in accordance with applicable laws and regulations of the Regulators; and
  - e. Socializing the understanding of compliance risk to all levels of the Bank's organization on an ongoing basis.



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

Direktorat Compliance 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; dan
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.

#### 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;

2. The Bank conducts continuous socialization of compliance culture to all employees and organizational levels based on the Bank's vision, mission, corporate values, work programs, work culture, and Code of Ethics.

#### Mitigation Efforts

The Compliance Directorate manages compliance risk with the following mitigations:

1. Identify and manage compliance risks from the outset by providing input to business units and operational units in terms of new product and/or activity development;
2. Assessing internal policies, guidelines and procedures in order to ensure that all external regulations have been accommodated and complied with in their implementation;
3. Monitoring monthly the development of the Bank's compliance risk exposure and reporting the results to the Board of Commissioners and the Board of Directors through the Bank's Risk Profile Report; and
4. Conducting socialization related to applicable regulations to all levels of the company through online media, so that each work unit can carry out its duties and responsibilities in accordance with company regulations.

#### Reputation Risk

Reputation risk arises from a decrease in the level of trust of Stakeholders 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 the negative perception. A decrease or loss of customer trust in the Bank, which in turn has a direct impact on performance, especially on the Bank's operating income and volume of activities, occurs if this risk continues.

#### Reputation Risk Policy and Mechanism

The implementation of risk management for the Bank's reputation risk includes:

1. Active supervision of the Board of Directors and Board of Commissioners;
2. Adequacy of risk management policies and procedures and determination of reputation risk limits;





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.

3. Adequacy of the process of identification, measurement, monitoring and control of reputation risk and reputation risk management information system; and
4. A comprehensive internal control system.

#### Bank Policy in Implementing Reputation Risk Management

1. The Bank has written policies and procedures that fulfill the principles of transparency in order to improve the quality of service to customers and other stakeholders to control reputation risk, where the policy is in line with the provisions and/or laws and regulations governing customer protection;
2. The Bank has and implements appropriate communication policies in order to deal with negative news or publications or prevent information that tends to be counter-productive, among others by implementing effective media utilization strategies to deal with negative news; and
3. The Bank has special protocols for reputation management in times of crisis, so that it can quickly anticipate an increase in reputation risk in times of crisis.

#### Bank Reputation Risk Management Mechanism

1. Identification of reputation risk;
2. Assessment/measurement of reputation risk;
3. Reputation risk monitoring; and
4. Reputation risk control, anticipation and mitigation.

The implementation of reputation risk management is outlined in the Bank's internal provisions in the Risk Management Guidelines on General Risk Management and Reputation Risk Management.





### Upaya Mitigasi

Corporate Secretary 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 2022. 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 2022.

### Mitigation Efforts

The Corporate Secretary manages reputation risk with the following mitigations:

1. Monitoring media coverage to monitor negative publications or customer complaints that appear in the media;
2. Making clarifications and responses in accordance with the best steps taken by the company if there are negative news and customer complaints that appear in the media;
3. Conduct an analysis of reputational risks that may arise, as well as strategies to anticipate risks when launching new products/services/programs of the Bank; and
4. Prepare guidelines for frontliners and spokespersons to explain information correctly and proportionally to customers regarding material information or information that is important 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 2022. 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 2022.



# Tinjauan atas Efektivitas Sistem Manajemen Risiko Perusahaan

## Overview of the Bank's Risk Management System Effectiveness

Tabel 1.a. Pengungkapan Kuantitatif Struktur Permodalan Bank Umum

Table 1.a. Disclosure of Net Receivables by Branch - Bank Individually

(dalam jutaan Rupiah, kecuali dinyatakan lain)  
(in million Rupiah, unless otherwise stated)

| No. | Komponen Modal<br>Capital Component                                                                                                                   | 31 Desember 2022<br>December 31, 2022 |                              | 31 Desember 2021<br>December 31, 2021 |                              |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------|---------------------------------------|------------------------------|
|     |                                                                                                                                                       | Bank                                  | Konsolidasi<br>Consolidation | Bank                                  | Konsolidasi<br>Consolidation |
| (1) | (2)                                                                                                                                                   | (3)                                   | (4)                          | (5)                                   | (6)                          |
| I   | KOMPONEN MODAL   Capital Components                                                                                                                   |                                       |                              |                                       |                              |
|     | Modal Inti   Core Capital                                                                                                                             | 3.353.245                             | 3.353.245                    | 3.389.031                             | 3.389.031                    |
|     | 1. Modal Disetor<br>Paid Up Capital                                                                                                                   | 2.242.372                             | 2.242.372                    | 2.242.372                             | 2.242.372                    |
|     | 2. Cadangan Tambahan<br>Modal<br>Additional Capital Reserves                                                                                          | 1.446.907                             | 1.446.907                    | 1.497.330                             | 1.497.330                    |
| A   | 3. Model Inovatif<br>Innovative Capital                                                                                                               |                                       | -                            |                                       |                              |
|     | 4. Faktor Pengurang Modal<br>Inti<br>Factor Reducing Core<br>Capital                                                                                  | 336.034                               | 336.034                      | 350.671                               | 350.671                      |
|     | 5. Kepentingan<br>Nonpengendali<br>Minority<br>Interest                                                                                               |                                       | -                            |                                       |                              |
|     | Modal Pelengkap *)<br>Supplementary Capital *)                                                                                                        | 354.463                               | 354.463                      | 364.551                               | 364.551                      |
|     | 1. Level Atas (Upper Tier 2)<br>Upper Tier 2                                                                                                          |                                       |                              |                                       |                              |
| B   | 2. Level Bawah (Lower Tier 2)<br>Maksimum 50% Modal Inti<br>Lower Tier 2 Maximum<br>50% of the Core Capital                                           |                                       |                              |                                       |                              |
|     | 3. Faktor Pengurang Modal<br>Pelengkap<br>Factors Reducing<br>Supplementary Capital                                                                   |                                       |                              |                                       |                              |
| C   | Faktor Pengurang Modal Inti<br>dan Modal Pelengkap<br>Factors Reducing Core Capital<br>and Supplementary Capital                                      |                                       |                              |                                       |                              |
|     | Eksposur Sekuritisasi<br>Securitization Exposure                                                                                                      |                                       |                              |                                       |                              |
| D   | Modal Pelengkap Tambahan<br>yang Memenuhi Persyaratan<br>(Tier 3) **<br>Additional Supplementary<br>Capital that Satisfies<br>Requirements (Tier 3)** |                                       |                              |                                       |                              |



(dalam jutaan Rupiah, kecuali dinyatakan lain)  
(in million Rupiah, unless otherwise stated)

| No. | Komponen Modal<br>Capital Component                                                                                                                                                                                                                                       | 31 Desember 2022<br>December 31, 2022 |                              | 31 Desember 2021<br>December 31, 2021 |                              |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------|---------------------------------------|------------------------------|
|     |                                                                                                                                                                                                                                                                           | Bank                                  | Konsolidasi<br>Consolidation | Bank                                  | Konsolidasi<br>Consolidation |
| (1) | (2)                                                                                                                                                                                                                                                                       | (3)                                   | (4)                          | (5)                                   | (6)                          |
|     | Modal Pelengkap Tambahan yang Dialokasikan untuk Mengantisipasi Risiko Pasar<br>E Additional Supplementary Capital Allocated to Anticipate Market Risk                                                                                                                    |                                       |                              |                                       |                              |
| II  | TOTAL MODAL INTI DAN MODAL PELENGKAP (A + B - C)<br>Total Core Capital and Supplementary Capital (A + B - C)                                                                                                                                                              | 3.707.708                             | 3.707.708                    | 3.753.582                             | 3.753.582                    |
| III | 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) | 3.707.708                             | 3.707.708                    | 3.753.582                             | 3.753.582                    |
| IV  | ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT<br>Risk Weighted Assets (RWA) for Credit Risks                                                                                                                                                                  | 13.797.985                            | 13.797.985                   | 14.902.176                            | 14.902.176                   |
| V   | ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL<br>Risk Weighted Assets (RWA) for Operational Risks                                                                                                                                                        | 1.764.312                             | 1.764.312                    | 1.881.945                             | 1.881.945                    |
| VI  | ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR<br>Risk Weighted Assets (RWA) for Market Risks                                                                                                                                                                   | 346.212                               | 346.212                      | 454.877                               | 454.877                      |
|     | A Metode Standar<br>Standardized Approach                                                                                                                                                                                                                                 | 346.212                               | 346.212                      | 454.877                               | 454.877                      |
|     | B Metode Internal<br>Internal Model                                                                                                                                                                                                                                       |                                       | -                            |                                       |                              |
| VII | RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL DAN RISIKO PASAR [III : (IV + V + VI)]<br>Ratio of Minimum Capital Allocations for Credit Risk, Operational Risks and Market Risks [VII:(IV + V + VI)]                                   | 23,31%                                | 23,31%                       | 21,77%                                | 21,77%                       |

\*) Modal Pelengkap mengacu pada Peraturan Bank Indonesia No. 15/12/PBI/2013 tanggal 12 Desember 2013 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

\*\*) Modal Pelengkap Tambahan yang Memenuhi Persyaratan (Tier 3) mengacu pada Peraturan Bank Indonesia No. 15/12/PBI/2013 tanggal 12 Desember 2013 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

\*) Supplementary Capital refers to Bank Indonesia Regulation No. 15/12/PBI/2013 dated December 12, 2013 concerning Minimum Capital Requirement for Commercial Banks.

\*\*) Eligible Additional Supplementary Capital (Tier 3) refers to Bank Indonesia Regulation No. 15/12/PBI/2013 dated December 12, 2013 concerning Minimum Capital Requirement for Commercial Banks.



Tabel 2.1.a. Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                                | 31 Desember 2022<br>December 31, 2022                          |                 |            |                        |             |        |        |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-----------------|------------|------------------------|-------------|--------|--------|
|     |                                                                                                                                                          | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |                 |            |                        |             |        |        |
|     |                                                                                                                                                          | Ambon<br>Diponegoro                                            | Artha<br>Gading | Balikpapan | Bandung<br>Asia Afrika | Banjarmasin | Batam  | Bitung |
| (1) | (2)                                                                                                                                                      | (3)                                                            | (4)             | (5)        | (6)                    | (7)         | (8)    | (9)    |
| 1   | Tagihan Kepada Pemerintah<br><i>Claims to Government</i>                                                                                                 |                                                                |                 |            |                        |             |        |        |
| 2   | Tagihan Kepada Entitas Sektor Publik<br><i>Claims on Public Sector Entities</i>                                                                          |                                                                |                 |            |                        |             |        |        |
| 3   | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Claims on Multilateral Development Banks and International Institutions</i> |                                                                |                 |            |                        |             |        |        |
| 4   | Tagihan Kepada Bank<br><i>Claims to Bank</i>                                                                                                             |                                                                |                 |            |                        |             |        |        |
| 5   | Kredit Beragun Rumah Tinggal<br><i>Residential Mortgage Backed Loans</i>                                                                                 | 203                                                            | 184.981         | 76.288     | 49.175                 | 77.767      | 66.261 | 22.618 |
| 6   | Kredit Beragun Properti Komersial<br><i>Commercial Property Backed Loans</i>                                                                             | 4.561                                                          | 6.249           |            | 716                    |             |        |        |
| 7   | Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Credit</i>                                                                                            |                                                                |                 |            |                        |             |        |        |
| 8   | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel<br><i>Claims on Micro, Small, and Retail Portfolios</i>                                     | 1.152                                                          | 497             |            | 3.030                  |             | 782    |        |
| 9   | Tagihan kepada Korporasi<br><i>Claims on Corporations</i>                                                                                                | 2.877                                                          | 18.459          | 2.997      | 1.405                  | 4.260       | 19.236 |        |
| 10  | Tagihan yang Telah Jatuh Tempo<br><i>Claims that have been Due Date</i>                                                                                  | 27                                                             | 214             | 32         | 52                     |             | 81     | 19     |
| 11  | Aset Lainnya<br><i>Other Assets</i>                                                                                                                      | 77.322                                                         | 43.975          | 1.745      | 10.527                 | 7.818       | 8.717  | 4.366  |
| 12  | Eksposur di Unit Usaha Syariah (apabila ada)<br><i>Exposure in the Sharia Business Unit (if any)</i>                                                     |                                                                |                 |            |                        |             |        |        |
|     | Jumlah Total                                                                                                                                             | 86.143                                                         | 254.375         | 81.062     | 64.906                 | 89.845      | 95.077 | 27.003 |

(dalam jutaan Rupiah, kecuali dinyatakan lain)  
(in million Rupiah, unless otherwise stated)

PT Bank Artha Graha Internasional Tbk — Annual Report 2022



Tabel 2.1.a. Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2022<br>December 31, 2022                          |              |         |              |           |                |           |  |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|--------------|---------|--------------|-----------|----------------|-----------|--|
|     |                                                                                                                                                   | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |              |         |              |           |                |           |  |
|     |                                                                                                                                                   | Matraman                                                       | Medan Pemuda | Melawai | P. Jayakarta | Palembang | Pangkal Pinang | Pekanbaru |  |
| (1) | (2)                                                                                                                                               | (20)                                                           | (21)         | (22)    | (23)         | (24)      | (25)           | (26)      |  |
| 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                                                                                 | 154.387                                                        | 42.683       | 137.710 | 53.061       | 127.665   | 38.828         | 156.967   |  |
| 6   | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                             |                                                                | 304          | 2.990   | 1.134        | 4.336     |                |           |  |
| 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                                     | 5.576                                                          | 2.600        | 687     | 514          | 398       |                | 1.463     |  |
| 9   | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                | 14.881                                                         | 43.843       | 18.771  | 16.313       |           |                |           |  |
| 10  | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                  | 665                                                            | 11           | 1.083   | 226          | 4         | 68             |           |  |
| 11  | Aset Lainnya<br>Other Assets                                                                                                                      | 11.194                                                         | 18.900       | 38.172  | 14.361       | 11.433    | 1.886          | 4.939     |  |
| 12  | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                     |                                                                |              |         |              |           |                |           |  |
|     | Jumlah Total                                                                                                                                      | 186.703                                                        | 108.341      | 199.413 | 85.609       | 143.835   | 40.782         | 163.369   |  |





Table 2.1.a. Disclosure of Net Receivables by Branch - Bank Individually

(dalam jutaan Rupiah, kecuali dinyatakan lain)  
(in million Rupiah, unless otherwise stated)

|  | 31 Desember 2022<br>December 31, 2022                          |           |                  |                        |        |                     |              |         |                 |
|--|----------------------------------------------------------------|-----------|------------------|------------------------|--------|---------------------|--------------|---------|-----------------|
|  | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |           |                  |                        |        |                     |              |         |                 |
|  | Pontianak                                                      | Samarinda | Samrat<br>Manado | Semarang<br>Pandanaran | Solo   | Sudirman<br>Jakarta | Suryopranoto | Ternate | Jumlah<br>Total |
|  | (27)                                                           | (28)      | (29)             | (30)                   | (31)   | (32)                | (33)         | (34)    | (35)            |
|  |                                                                |           |                  |                        |        | 6.617.714           |              |         | 6.617.714       |
|  |                                                                |           |                  |                        |        | 145.641             |              |         | 145.641         |
|  |                                                                |           |                  |                        |        |                     |              |         |                 |
|  |                                                                |           |                  |                        |        | 533.352             |              |         | 533.602         |
|  | 106.428                                                        | 813       | 182.627          | 22.867                 | 33.312 | 213.043             | 122.628      | 492     | 2.596.327       |
|  |                                                                |           | 919              |                        | 1.108  | 13.755              | 1.054        |         | 43.714          |
|  |                                                                |           |                  |                        |        |                     |              |         |                 |
|  | 1.824                                                          | 71        | 1.903            | 600                    | 530    | 186.047             | 3.062        | 825     | 223.904         |
|  |                                                                | 3.896     |                  | 2.892                  |        | 7.776.200           | 56.680       | 205     | 8.126.136       |
|  | 1                                                              | 9         | 396              | 166                    | 17     | 2.452               | 541          | 32      | 8.749           |
|  | 10.174                                                         | 1.163     | 34.541           | 5.586                  | 14.145 | 4.188.871           | 19.114       | 5.133   | 4.704.592       |
|  |                                                                |           |                  |                        |        |                     |              |         |                 |
|  | 118.427                                                        | 5.953     | 220.386          | 32.112                 | 49.112 | 19.677.075          | 203.079      | 6.687   | 23.000.380      |



Tabel 2.1.a. Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2021<br>December 31, 2021                          |                 |            |                        |             |         |        |  |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-----------------|------------|------------------------|-------------|---------|--------|--|
|     |                                                                                                                                                   | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |                 |            |                        |             |         |        |  |
|     |                                                                                                                                                   | Ambon<br>Diponegoro                                            | Artha<br>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)                                                     |                                                                |                 |            |                        |             |         |        |  |
|     | Jumlah Total                                                                                                                                      | 76.329                                                         | 267.278         | 86.126     | 90.053                 | 99.243      | 101.259 | 28.089 |  |

(dalam jutaan Rupiah, kecuali dinyatakan lain)  
(in million Rupiah, unless otherwise stated)

PT Bank Artha Graha Internasional Tbk — Annual Report 2022



Tabel 2.1.a. Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                                     | 31 Desember 2021<br>December 31, 2021                          |                 |         |              |           |                   |           |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-----------------|---------|--------------|-----------|-------------------|-----------|
|     |                                                                                                                                                               | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |                 |         |              |           |                   |           |
|     |                                                                                                                                                               | Matraman                                                       | Medan<br>Pemuda | Melawai | P. Jayakarta | Palembang | Pangkal<br>Pinang | Pekanbaru |
| (1) | (2)                                                                                                                                                           | (20)                                                           | (21)            | (22)    | (23)         | (24)      | (25)              | (26)      |
| 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<br>Pembangunan Multilateral dan<br>Lembaga Internasional<br>Claims on Multilateral<br>Development Banks and<br>International Institutions |                                                                |                 |         |              |           |                   |           |
| 4   | Tagihan Kepada Bank<br>Claims to Bank                                                                                                                         |                                                                |                 |         |              |           |                   |           |
| 5   | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed<br>Loans                                                                                          | 179.279                                                        | 47.880          | 146.658 | 55.432       | 145.469   | 45.100            | 174.583   |
| 6   | Kredit Beragun Properti Komersial<br>Commercial Property Backed<br>Loans                                                                                      |                                                                | 545             |         | 1.290        | 4.739     |                   |           |
| 7   | Kredit Pegawai/Pensiunan<br>Employee/Retirement Credit                                                                                                        |                                                                |                 |         |              |           |                   |           |
| 8   | Tagihan Kepada Usaha Mikro,<br>Usaha Kecil dan Portofolio Ritel<br>Claims on Micro, Small, and Retail<br>Portfolios                                           | 8.254                                                          | 5.192           | 1.786   | 1.906        | 589       |                   | 1.764     |
| 9   | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                            | 18.476                                                         | 50.913          | 35.583  | 29.069       |           | 718               | 184       |
| 10  | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                              | 376                                                            | 2               | 1.017   | 231          | 4         | 74                |           |
| 11  | Aset Lainnya<br>Other Assets                                                                                                                                  | 12.700                                                         | 17.220          | 52.505  | 15.829       | 11.748    | 1.877             | 5.034     |
| 12  | Eksposur di Unit Usaha Syariah<br>(apabila ada)<br>Exposure in the Sharia Business<br>Unit (if any)                                                           |                                                                |                 |         |              |           |                   |           |
|     | Jumlah<br>Total                                                                                                                                               | 219.085                                                        | 121.752         | 237.549 | 103.756      | 162.549   | 47.770            | 181.566   |



Table 2.1.a. Disclosure of Net Receivables by Branch - Bank Individually

(dalam jutaan Rupiah, kecuali dinyatakan lain)  
(in million Rupiah, unless otherwise stated)

|  | 31 Desember 2021<br>December 31, 2021                          |           |                  |                        |        |                     |              |         |                 |
|--|----------------------------------------------------------------|-----------|------------------|------------------------|--------|---------------------|--------------|---------|-----------------|
|  | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |           |                  |                        |        |                     |              |         |                 |
|  | Pontianak                                                      | Samarinda | Samrat<br>Manado | Semarang<br>Pandanaran | Solo   | Sudirman<br>Jakarta | Suryopranoto | Ternate | Jumlah<br>Total |
|  | (27)                                                           | (28)      | (29)             | (30)                   | (31)   | (32)                | (33)         | (34)    | (35)            |
|  |                                                                |           |                  |                        |        | 4.870.075           |              |         | 4.870.075       |
|  |                                                                |           |                  |                        |        | 478.072             |              |         | 478.072         |
|  |                                                                |           |                  |                        |        |                     |              |         |                 |
|  |                                                                |           |                  |                        |        | 792.417             |              |         | 792.417         |
|  | 114.455                                                        | 934       | 205.509          | 26.084                 | 36.444 | 192.418             | 159.832      | 517     | 2.878.230       |
|  |                                                                |           | 994              |                        | 1.160  | 18.857              |              |         | 48.974          |
|  |                                                                |           |                  |                        |        |                     |              |         |                 |
|  | 854                                                            | 233       | 3.863            | 1.259                  | (22)   | 169.119             | 3.295        | 1.558   | 234.510         |
|  | 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          |
|  | 10.720                                                         | 2.564     | 45.246           | 19.548                 | 2.806  | 4.329.245           | 19.388       | 15.125  | 4.932.482       |
|  |                                                                |           |                  |                        |        |                     |              |         |                 |
|  | 126.701                                                        | 22.194    | 255.951          | 48.967                 | 49.651 | 18.671.083          | 266.057      | 17.678  | 22.521.958      |



Tabel 2.2.a. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2022<br>December 31, 2022                                                                 |                                                           |                                                            |                        |                                  |                 |  |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------|------------------------|----------------------------------|-----------------|--|
|     |                                                                                                                                                   | Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak<br>Net Receivables by Remaining Term of Contract |                                                           |                                                            |                        |                                  |                 |  |
|     |                                                                                                                                                   | ≤ 1 tahun<br>≤ 1 year                                                                                 | > 1 tahun s/d<br>≤ 3 tahun<br>> 1 year up to<br>≤ 3 years | > 3 tahun s/d<br>≤ 5 tahun<br>> 3 years up<br>to ≤ 5 years | > 5 tahun<br>> 5 years | Nonkontraktual<br>Noncontractual | Jumlah<br>Total |  |
| (1) | (2)                                                                                                                                               | (3)                                                                                                   | (4)                                                       | (5)                                                        | (6)                    | (7)                              | (8)             |  |
| 1   | Tagihan Kepada Pemerintah<br>Claims to Government                                                                                                 | 4.868.857                                                                                             | 1.043.195                                                 | 207.927                                                    | 497.735                | -                                | 6.617.714       |  |
| 2   | Tagihan Kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                          |                                                                                                       |                                                           |                                                            | 145.641                |                                  | 145.641         |  |
| 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                                                                                                             | 375.060                                                                                               | 158.542                                                   | -                                                          | -                      | -                                | 533.602         |  |
| 5   | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed Loans                                                                                 | 20.439                                                                                                | 62.355                                                    | 219.177                                                    | 2.294.356              | -                                | 2.596.327       |  |
| 6   | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                             | 173                                                                                                   | 6.321                                                     | 5.029                                                      | 32.191                 | -                                | 43.714          |  |
| 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                                     | 14.898                                                                                                | 15.952                                                    | 54.886                                                     | 138.169                | -                                | 223.904         |  |
| 9   | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                | 3.196.689                                                                                             | 1.561.453                                                 | 1.814.035                                                  | 1.553.959              | -                                | 8.126.136       |  |
| 10  | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                  | 8.749                                                                                                 |                                                           |                                                            |                        |                                  | 8.749           |  |
| 11  | Aset Lainnya<br>Other Assets                                                                                                                      |                                                                                                       |                                                           |                                                            |                        | 4.704.592                        | 4.704.592       |  |
| 12  | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                     |                                                                                                       |                                                           |                                                            |                        |                                  | -               |  |
|     | Jumlah Total                                                                                                                                      | 8.484.865                                                                                             | 2.847.819                                                 | 2.301.053                                                  | 4.662.051              | 4.704.592                        | 23.000.380      |  |





Table 2.2.a. Disclosure of Net Receivables by Remaining Term of Contract - Bank Individually

(dalam jutaan Rupiah, kecuali dinyatakan lain)  
(in million Rupiah, unless otherwise stated)

|  | 31 Desember 2021<br>December 31, 2021                                                                 |                                                           |                                                            |                        |                                  |                 |
|--|-------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------|------------------------|----------------------------------|-----------------|
|  | Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak<br>Net Receivables by Remaining Term of Contract |                                                           |                                                            |                        |                                  |                 |
|  | ≤ 1 tahun<br>≤ 1 year                                                                                 | > 1 tahun s/d<br>≤ 3 tahun<br>> 1 year up to<br>≤ 3 years | > 3 tahun s/d<br>≤ 5 tahun<br>> 3 years up to<br>≤ 5 years | > 5 tahun<br>> 5 years | Nonkontraktual<br>Noncontractual | Jumlah<br>Total |
|  | (9)                                                                                                   | (10)                                                      | (11)                                                       | (12)                   | (13)                             | (14)            |
|  | 3.956.610                                                                                             | 165.192                                                   |                                                            | 748.273                |                                  | 4.870.075       |
|  |                                                                                                       |                                                           |                                                            | 478.072                |                                  | 478.072         |
|  |                                                                                                       |                                                           |                                                            |                        |                                  | -               |
|  | 792.417                                                                                               |                                                           |                                                            |                        |                                  | 792.417         |
|  | 9.747                                                                                                 | 89.234                                                    | 169.141                                                    | 2.610.107              |                                  | 2.878.230       |
|  | 696                                                                                                   | 10.901                                                    | 3.366                                                      | 34.011                 |                                  | 48.974          |
|  |                                                                                                       |                                                           |                                                            |                        |                                  | -               |
|  | 44.074                                                                                                | 24.797                                                    | 20.767                                                     | 144.872                |                                  | 234.510         |
|  | 3.420.957                                                                                             | 1.463.480                                                 | 1.653.821                                                  | 1.732.788              | -                                | 8.271.046       |
|  | 16.152                                                                                                | -                                                         | -                                                          | -                      |                                  | 16.152          |
|  |                                                                                                       |                                                           |                                                            |                        | 4.932.482                        | 4.932.482       |
|  |                                                                                                       |                                                           |                                                            |                        |                                  | -               |
|  | 8.240.654                                                                                             | 1.753.605                                                 | 1.847.095                                                  | 5.748.123              | 4.932.482                        | 22.521.958      |



Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

| No.                                   | Sektor Ekonomi<br>Economic Sectors                                                                                                                | Tagihan Kepada<br>Pemerintah<br>Receivables on<br>Government | Tagihan Kepada<br>Entitas Sektor<br>Publik<br>Receivables on<br>Public Entity<br>Sector | Tagihan<br>Kepada Bank<br>Pembangunan<br>dan Lembaga<br>Internasional<br>Receivables on<br>multilateral<br>development<br>banks and<br>international<br>institutions | Tagihan Kepada<br>Bank<br>Receivables<br>on banks | Kredit Beragun<br>Rumah Tinggal<br>Loans secured<br>by residential<br>property |
|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|--------------------------------------------------------------------------------|
| (1)                                   | (2)                                                                                                                                               | (3)                                                          | (4)                                                                                     | (5)                                                                                                                                                                  | (6)                                               | (7)                                                                            |
| 31 Desember 2022<br>December 31, 2022 |                                                                                                                                                   |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |
| 1                                     | Pertanian, Perburuan, dan<br>Perhutanan<br>Agriculture, Hunting and<br>Forestry                                                                   |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |
| 2                                     | Perikanan<br>Fishery                                                                                                                              |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |
| 3                                     | Pertambangan dan Penggalian<br>Mining and Excavation                                                                                              |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |
| 4                                     | Industri Pengolahan<br>Processing Industry                                                                                                        |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |
| 5                                     | Listrik, Gas, dan Air<br>Electricity, Gas and Water                                                                                               |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |
| 6                                     | Konstruksi<br>Construction                                                                                                                        |                                                              | 145.641                                                                                 |                                                                                                                                                                      |                                                   | -                                                                              |
| 7                                     | Perdagangan Besar dan Eceran<br>Wholesale and Retail Trade                                                                                        |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |
| 8                                     | Penyediaan Akomodasi dan<br>Penyediaan Makan Minum<br>Provision of Accommodation<br>and Provision of Food and<br>Drink                            |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |
| 9                                     | Transportasi, Pergudangan, dan<br>Komunikasi<br>Transportation, Warehousing<br>and Communication                                                  | 207.927                                                      |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |
| 10                                    | Perantara Keuangan<br>Financial Intermediary                                                                                                      |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |
| 11                                    | Real Estate, Usaha Persewaan,<br>dan Jasa Perusahaan<br>Real Estate, Rental Business,<br>and Corporate Services                                   |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |
| 12                                    | Administrasi Pemerintahan,<br>Pertahanan, dan Jaminan Sosial<br>Wajib<br>Mandatory Government Admin-<br>istration, Defense and Social<br>Security |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |



Table 2.3.a. Disclosure of Net Receivables Based on Economic Sector - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

| Kredit Beragun Properti Komersial<br>Loans secured by commercial real estate | Kredit Pegawai/ Pensiunan<br>Employee/ retired loans | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel<br>Receivables on micro, small business & retail portfolio | Tagihan kepada Korporasi<br>Receivables on corporate | Tagihan yang Telah Jatuh Tempo<br>Post due receivables | Aset Lainnya<br>Other assets | Eksposur di Unit Usaha Syariah (apabila ada)<br>Eksposur di Unit Usaha Syariah (apabila ada) |
|------------------------------------------------------------------------------|------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|--------------------------------------------------------|------------------------------|----------------------------------------------------------------------------------------------|
| (8)                                                                          | (9)                                                  | (10)                                                                                                                    | (11)                                                 | (12)                                                   | (13)                         | (14)                                                                                         |
|                                                                              |                                                      | 248                                                                                                                     | -                                                    | 0                                                      |                              |                                                                                              |
|                                                                              |                                                      | 111                                                                                                                     | 18.691                                               | 0                                                      |                              |                                                                                              |
|                                                                              |                                                      | 928                                                                                                                     | 523.412                                              | -                                                      |                              |                                                                                              |
|                                                                              |                                                      | 5.943                                                                                                                   | 1.311.104                                            | 12                                                     |                              |                                                                                              |
|                                                                              |                                                      | 126                                                                                                                     |                                                      | 2                                                      |                              |                                                                                              |
| 817                                                                          |                                                      | 10.557                                                                                                                  | 335.252                                              | 1                                                      |                              |                                                                                              |
| 31                                                                           |                                                      | 11.417                                                                                                                  | 160.698                                              | 112                                                    |                              |                                                                                              |
|                                                                              |                                                      | 737                                                                                                                     | 1.058.264                                            | 1                                                      |                              |                                                                                              |
| 191                                                                          |                                                      | 1.172                                                                                                                   | 651.589                                              | 300                                                    |                              |                                                                                              |
|                                                                              |                                                      | 100                                                                                                                     | 16.806                                               | -                                                      |                              |                                                                                              |
|                                                                              |                                                      | 144.174                                                                                                                 | 2.550.287                                            | 2.178                                                  |                              |                                                                                              |
|                                                                              |                                                      | 164                                                                                                                     |                                                      | -                                                      |                              |                                                                                              |



Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

| No.                                   | Sektor Ekonomi<br>Economic Sectors                                                                                                                           | Tagihan Kepada<br>Pemerintah<br>Receivables on<br>Government | Tagihan Kepada<br>Entitas Sektor<br>Publik<br>Receivables on<br>Public Entity<br>Sector | Tagihan<br>Kepada Bank<br>Pembangunan<br>dan Lembaga<br>Internasional<br>Receivables on<br>multilateral<br>development<br>banks and<br>international<br>institutions | Tagihan Kepada<br>Bank<br>Receivables<br>on banks | Kredit Beragun<br>Rumah Tinggal<br>Loans secured<br>by residential<br>property |  |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|--------------------------------------------------------------------------------|--|
| (1)                                   | (2)                                                                                                                                                          | (3)                                                          | (4)                                                                                     | (5)                                                                                                                                                                  | (6)                                               | (7)                                                                            |  |
| 31 Desember 2022<br>December 31, 2022 |                                                                                                                                                              |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |  |
| 13                                    | Jasa Pendidikan<br>Education Services                                                                                                                        |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |  |
| 14                                    | Jasa Kesehatan dan Kegiatan<br>Sosial<br>Health Services and Social<br>Activities                                                                            |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |  |
| 15                                    | Jasa Kemasyarakatan, Sosial<br>Budaya, Hiburan, dan Peroran-<br>gan Lainnya<br>Community, Socio-Cultural,<br>Entertainment, and Other<br>Individual Services |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |  |
| 16                                    | Jasa Perorangan yang Melayani<br>Rumah Tangga<br>Individual Services Serving<br>Households                                                                   |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |  |
| 17                                    | Badan Internasional dan Badan<br>Ekstra Internasional Lainnya<br>International Bodies and Other<br>Extra-International Agencies                              |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |  |
| 18                                    | Kegiatan yang Belum Jelas<br>Batasannya<br>Activities with Unclear Bound-<br>aries                                                                           |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | -                                                                              |  |
| 19                                    | Rumah Tangga<br>Household                                                                                                                                    |                                                              |                                                                                         |                                                                                                                                                                      |                                                   | 2.596.327                                                                      |  |
| 20                                    | Bukan Lapangan Usaha<br>Not Business Field                                                                                                                   |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |  |
| 21                                    | Lainnya<br>Others                                                                                                                                            | 6.409.788                                                    |                                                                                         |                                                                                                                                                                      | 533.601                                           |                                                                                |  |
|                                       | Jumlah<br>Total                                                                                                                                              | 6.617.714                                                    | 145.641                                                                                 | -                                                                                                                                                                    | 533.601                                           | 2.596.327                                                                      |  |



Table 2.3.a. Disclosure of Net Receivables Based on Economic Sector - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|  | Kredit Beragun<br>Properti<br>Komersial<br><i>Loans secured<br/>by commercial<br/>real estate</i> | Kredit<br>Pegawai/<br>Pensiunan<br><i>Employee/<br/>retired loans</i> | Tagihan Kepada<br>Usaha Mikro,<br>Usaha Kecil dan<br>Portofolio Ritel<br><i>Receivables on<br/>micro, small<br/>business &amp; retail<br/>portfolio</i> | Tagihan kepada<br>Korporasi<br><i>Receivables<br/>on corporate</i> | Tagihan yang<br>Telah Jatuh<br>Tempo<br><i>Post due<br/>receivables</i> | Aset Lainnya<br><i>Other assets</i> | Eksposur<br>di Unit<br>Usaha Syariah<br>(apabila ada)<br><i>Eksposur di Unit<br/>Usaha Syariah<br/>(apabila ada)</i> |
|--|---------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|-------------------------------------------------------------------------|-------------------------------------|----------------------------------------------------------------------------------------------------------------------|
|  | (8)                                                                                               | (9)                                                                   | (10)                                                                                                                                                    | (11)                                                               | (12)                                                                    | (13)                                | (14)                                                                                                                 |
|  |                                                                                                   |                                                                       | 281                                                                                                                                                     |                                                                    | -                                                                       |                                     |                                                                                                                      |
|  |                                                                                                   |                                                                       | 706                                                                                                                                                     |                                                                    | -                                                                       |                                     |                                                                                                                      |
|  |                                                                                                   |                                                                       | 1.899                                                                                                                                                   | 348.353                                                            | 19                                                                      |                                     |                                                                                                                      |
|  |                                                                                                   |                                                                       |                                                                                                                                                         | 1.640                                                              | 4                                                                       |                                     |                                                                                                                      |
|  |                                                                                                   |                                                                       |                                                                                                                                                         |                                                                    | -                                                                       |                                     |                                                                                                                      |
|  |                                                                                                   |                                                                       |                                                                                                                                                         |                                                                    | -                                                                       |                                     |                                                                                                                      |
|  | 42.675                                                                                            |                                                                       | 45.340                                                                                                                                                  |                                                                    | 6.119                                                                   |                                     |                                                                                                                      |
|  |                                                                                                   |                                                                       |                                                                                                                                                         | 1.150.040                                                          |                                                                         | 4.704.592                           |                                                                                                                      |
|  | 43.714                                                                                            | -                                                                     | 223.904                                                                                                                                                 | 8.126.136                                                          | 8.749                                                                   | 4.704.592                           | -                                                                                                                    |



Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

| No.                                   | Sektor Ekonomi<br>Economic Sectors                                                                                                              | Tagihan Kepada<br>Pemerintah<br>Receivables on<br>Government | Tagihan Kepada<br>Entitas Sektor<br>Publik<br>Receivables on<br>Public Entity<br>Sector | Tagihan<br>Kepada Bank<br>Pembangunan<br>dan Lembaga<br>Internasional<br>Receivables on<br>multilateral<br>development<br>banks and<br>international<br>institutions | Tagihan Kepada<br>Bank<br>Receivables<br>on banks | Kredit Beragun<br>Rumah Tinggal<br>Loans secured<br>by residential<br>property |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|--------------------------------------------------------------------------------|
| (1)                                   | (2)                                                                                                                                             | (3)                                                          | (4)                                                                                     | (5)                                                                                                                                                                  | (6)                                               | (7)                                                                            |
| 31 Desember 2021<br>December 31, 2021 |                                                                                                                                                 |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |
| 1                                     | Pertanian, Perburuan, dan<br>Perhutanan<br>Agriculture, Hunting and<br>Forestry                                                                 |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |
| 2                                     | Perikanan<br>Fishery                                                                                                                            |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |
| 3                                     | Pertambangan dan Penggalian<br>Mining and Excavation                                                                                            |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |
| 4                                     | Industri Pengolahan<br>Processing Industry                                                                                                      |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |
| 5                                     | Listrik, Gas, dan Air<br>Electricity, Gas and Water                                                                                             |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |
| 6                                     | Konstruksi<br>Construction                                                                                                                      |                                                              | 478.072                                                                                 |                                                                                                                                                                      |                                                   |                                                                                |
| 7                                     | Perdagangan Besar dan Eceran<br>Wholesale and Retail Trade                                                                                      |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |
| 8                                     | Penyediaan Akomodasi dan<br>Penyediaan Makan Minum<br>Provision of Accommodation<br>and Provision of Food and<br>Drink                          |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |
| 9                                     | Transportasi, Pergudangan, dan<br>Komunikasi<br>Transportation, Warehousing<br>and Communication                                                | 256.826                                                      |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |
| 10                                    | Perantara Keuangan<br>Financial Intermediary                                                                                                    |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |
| 11                                    | Real Estate, Usaha Persewaan,<br>dan Jasa Perusahaan<br>Real Estate, Rental Business,<br>and Corporate Services                                 |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |
| 12                                    | Administrasi Pemerintahan,<br>Pertahanan, dan Jaminan Sosial<br>Wajib<br>Mandatory Government<br>Administration, Defense and<br>Social Security |                                                              |                                                                                         |                                                                                                                                                                      |                                                   |                                                                                |





Table 2.3.a. Disclosure of Net Receivables Based on Economic Sector - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

| Kredit Beragun Properti Komersial<br>Loans secured by commercial real estate | Kredit Pegawai/ Pensiunan<br>Employee/ retired loans | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel<br>Receivables on micro, small business & retail portfolio | Tagihan kepada Korporasi<br>Receivables on corporate | Tagihan yang Telah Jatuh Tempo<br>Post due receivables | Aset Lainnya<br>Other assets | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any) |
|------------------------------------------------------------------------------|------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|--------------------------------------------------------|------------------------------|-----------------------------------------------------------------------------------------------|
| (8)                                                                          | (9)                                                  | (10)                                                                                                                    | (11)                                                 | (12)                                                   | (13)                         | (14)                                                                                          |
|                                                                              |                                                      | 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                                                                                                                     |                                                      | -                                                      |                              | -                                                                                             |



Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

| No.                                          | Sektor Ekonomi<br><i>Economic Sectors</i>                                                                                                                           | Tagihan Kepada<br>Pemerintah<br><i>Receivables on<br/>Government</i> | Tagihan Kepada<br>Entitas Sektor<br>Publik<br><i>Receivables on<br/>Public Entity<br/>Sector</i> | Tagihan<br>Kepada Bank<br>Pembangunan<br>Multilateral<br>dan Lembaga<br>Internasional<br><i>Receivables on<br/>multilateral<br/>development<br/>banks and<br/>international<br/>institutions</i> | Tagihan Kepada<br>Bank<br><i>Receivables<br/>on banks</i> | Kredit Beragun<br>Rumah Tinggal<br><i>Loans secured<br/>by residential<br/>property</i> |
|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|-----------------------------------------------------------------------------------------|
| (1)                                          | (2)                                                                                                                                                                 | (3)                                                                  | (4)                                                                                              | (5)                                                                                                                                                                                              | (6)                                                       | (7)                                                                                     |
| 31 Desember 2021<br><i>December 31, 2021</i> |                                                                                                                                                                     |                                                                      |                                                                                                  |                                                                                                                                                                                                  |                                                           |                                                                                         |
| 13                                           | Jasa Pendidikan<br><i>Education Services</i>                                                                                                                        |                                                                      |                                                                                                  |                                                                                                                                                                                                  |                                                           |                                                                                         |
| 14                                           | Jasa Kesehatan dan Kegiatan<br>Sosial<br><i>Health Services and Social<br/>Activities</i>                                                                           |                                                                      |                                                                                                  |                                                                                                                                                                                                  |                                                           |                                                                                         |
| 15                                           | Jasa Kemasyarakatan,<br>Sosial Budaya, Hiburan, dan<br>Perorangan Lainnya<br><i>Community, Socio-Cultural,<br/>Entertainment, and Other<br/>Individual Services</i> |                                                                      |                                                                                                  |                                                                                                                                                                                                  |                                                           |                                                                                         |
| 16                                           | Jasa Perorangan yang Melayani<br>Rumah Tangga<br><i>Individual Services Serving<br/>Households</i>                                                                  |                                                                      |                                                                                                  |                                                                                                                                                                                                  |                                                           |                                                                                         |
| 17                                           | Badan Internasional dan Badan<br>Ekstra Internasional Lainnya<br><i>International Bodies and Other<br/>Extra-International Agencies</i>                             |                                                                      |                                                                                                  |                                                                                                                                                                                                  |                                                           |                                                                                         |
| 18                                           | Kegiatan yang Belum Jelas<br>Batasannya<br><i>Activities with Unclear<br/>Boundaries</i>                                                                            |                                                                      |                                                                                                  |                                                                                                                                                                                                  |                                                           |                                                                                         |
| 19                                           | Rumah Tangga<br><i>Household</i>                                                                                                                                    |                                                                      |                                                                                                  |                                                                                                                                                                                                  |                                                           | 2.878.230                                                                               |
| 20                                           | Bukan Lapangan Usaha<br><i>Not Business Field</i>                                                                                                                   |                                                                      |                                                                                                  |                                                                                                                                                                                                  |                                                           |                                                                                         |
| 21                                           | Lainnya<br><i>Others</i>                                                                                                                                            | 4.613.249                                                            |                                                                                                  |                                                                                                                                                                                                  | 792.417                                                   |                                                                                         |
|                                              | Jumlah<br><i>Total</i>                                                                                                                                              | 4.870.075                                                            | 478.072                                                                                          | -                                                                                                                                                                                                | 792.417                                                   | 2.878.230                                                                               |



Table 2.3.a. Disclosure of Net Receivables Based on Economic Sector - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|  | Kredit Beragun<br>Properti<br>Komersial<br><i>Loans secured<br/>by commercial<br/>real estate</i> | Kredit<br>Pegawai/<br>Pensiunan<br><i>Employee/<br/>retired loans</i> | Tagihan Kepada<br>Usaha Mikro,<br>Usaha Kecil dan<br>Portofolio Ritel<br><i>Receivables on<br/>micro, small<br/>business &amp; retail<br/>portfolio</i> | Tagihan kepada<br>Korporasi<br><i>Receivables<br/>on corporate</i> | Tagihan yang<br>Telah Jatuh<br>Tempo<br><i>Post due<br/>receivables</i> | Aset Lainnya<br><i>Other assets</i> | Eksposur<br>di Unit<br>Usaha Syariah<br>(apabila ada)<br><i>Exposure in the<br/>Sharia Business<br/>Unit (if any)</i> |
|--|---------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|-------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
|  | (8)                                                                                               | (9)                                                                   | (10)                                                                                                                                                    | (11)                                                               | (12)                                                                    | (13)                                | (14)                                                                                                                  |
|  |                                                                                                   |                                                                       | 106                                                                                                                                                     | 8.849                                                              | -                                                                       |                                     | -                                                                                                                     |
|  |                                                                                                   |                                                                       | 999                                                                                                                                                     | 150.505                                                            | -                                                                       |                                     | -                                                                                                                     |
|  |                                                                                                   |                                                                       | 2.223                                                                                                                                                   | 357.745                                                            | 19                                                                      |                                     | -                                                                                                                     |
|  |                                                                                                   |                                                                       | 200                                                                                                                                                     |                                                                    | 4                                                                       |                                     | -                                                                                                                     |
|  |                                                                                                   |                                                                       |                                                                                                                                                         |                                                                    | -                                                                       |                                     | -                                                                                                                     |
|  |                                                                                                   |                                                                       |                                                                                                                                                         |                                                                    | -                                                                       |                                     | -                                                                                                                     |
|  | 47.154                                                                                            |                                                                       | 53.570                                                                                                                                                  |                                                                    | 5.722                                                                   |                                     | -                                                                                                                     |
|  |                                                                                                   |                                                                       |                                                                                                                                                         |                                                                    |                                                                         |                                     | -                                                                                                                     |
|  |                                                                                                   |                                                                       |                                                                                                                                                         | 857.502                                                            |                                                                         | 4.932.482                           |                                                                                                                       |
|  | 48.974                                                                                            | -                                                                     | 234.510                                                                                                                                                 | 8.271.046                                                          | 16.152                                                                  | 4.932.482                           | -                                                                                                                     |



Tabel 2.4.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Cabang - Bank secara Individual

| No. | Kategori Portofolio<br>Portfolio Category                                                                          | 31 Desember 2022<br>December 31, 2022                          |                 |            |                        |             |        |        |  |
|-----|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-----------------|------------|------------------------|-------------|--------|--------|--|
|     |                                                                                                                    | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |                 |            |                        |             |        |        |  |
|     |                                                                                                                    | Ambon<br>Diponegoro                                            | Artha<br>Gading | Balikpapan | Bandung<br>Asia Afrika | Banjarmasin | Batam  | Bitung |  |
| (1) | (2)                                                                                                                | (3)                                                            | (4)             | (5)        | (6)                    | (7)         | (8)    | (9)    |  |
| 1   | Tagihan<br>Claims                                                                                                  | 13.555                                                         | 210.538         | 79.430     | 55.957                 | 83.857      | 90.186 | 27.278 |  |
| 2   | Tagihan yang Mengalami<br>Penurunan Nilai ( <i>Impaired</i> )<br>Decreased Claims ( <i>Impaired</i> )              |                                                                |                 |            |                        |             |        |        |  |
|     | a. Belum Jatuh Tempo<br>a. <i>Not Yet Due</i>                                                                      | -                                                              | 98              | 6.050      | 3.126                  | 15.035      | 10.884 | 4.622  |  |
|     | b. Telah Jatuh Tempo<br>b. <i>Has Matured</i>                                                                      | 3.500                                                          | -               | -          | 222                    | -           | -      | 4.246  |  |
| 3   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Individual<br>Allowance for Impairment Losses<br>(CKPN) - Individual | 3.500                                                          | 2               | 266        | 920                    | 2.169       | 3.950  | 4.627  |  |
| 4   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Kolektif*<br>Allowance for Impairment Losses<br>(CKPN) - Collective* | 1.401                                                          | 1.242           | 224        | 1.243                  | 110         | 477    | 186    |  |
| 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)

\*\*) Nilai tagihan hapus buku hanya untuk bank secara individual



Table 2.4.a. Disclosure of Receivables and Allowances Based on Branch - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|  | 31 Desember 2022<br>December 31, 2022                          |          |          |        |         |                    |         |        |         |                    |
|--|----------------------------------------------------------------|----------|----------|--------|---------|--------------------|---------|--------|---------|--------------------|
|  | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |          |          |        |         |                    |         |        |         |                    |
|  | Bogor                                                          | Cikarang | Denpasar | Jambi  | Karet   | Kartini<br>Cirebon | Kendari | Kupang | Lampung | Makassar A<br>Yani |
|  | (10)                                                           | (11)     | (12)     | (13)   | (14)    | (15)               | (16)    | (17)   | (18)    | (19)               |
|  | 205.611                                                        | 213.718  | 37.056   | 84.822 | 193.433 | 8.288              | 30.990  | 16.423 | 32.758  | 161.313            |
|  | 45.294                                                         | 33.532   | 5.863    | 19.139 | 35.625  | 468                | 3.492   | 832    | 4.289   | 18.456             |
|  | 3.672                                                          | -        | 2.412    | 175    | 34.609  | 299                | 38      | 110    | -       | 11.430             |
|  | 17.962                                                         | 8.421    | 6.414    | 3.751  | 43.793  | 623                | 680     | 342    | 294     | 13.238             |
|  | 1.647                                                          | 2.230    | 1.368    | 176    | 1.793   | 627                | 559     | 1.024  | 589     | 1.251              |

\*) CKPN is in accordance with the definition of CKPN in Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding the calculation of Credit Risk Weighted Assets (without collectibility 1)

\*\*) The value of write-off claims is only for individual banks



Tabel 2.4.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Cabang - Bank secara Individual

| No. | Kategori Portofolio<br>Portfolio Category                                                                          | 31 Desember 2022<br>December 31, 2022                          |                 |         |              |           |                   |           |
|-----|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-----------------|---------|--------------|-----------|-------------------|-----------|
|     |                                                                                                                    | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |                 |         |              |           |                   |           |
|     |                                                                                                                    | Matraman                                                       | Medan<br>Pemuda | Melawai | P. Jayakarta | Palembang | Pangkal<br>Pinang | Pekanbaru |
| (1) | (2)                                                                                                                | (20)                                                           | (21)            | (22)    | (23)         | (24)      | (25)              | (26)      |
| 1   | Tagihan<br>Claims                                                                                                  | 177.122                                                        | 92.348          | 164.617 | 74.425       | 140.670   | 39.047            | 162.380   |
| 2   | Tagihan yang Mengalami<br>Penurunan Nilai (Impaired)<br>Decreased Claims (Impaired)                                |                                                                |                 |         |              |           |                   |           |
|     | a. Belum Jatuh Tempo<br>a. Not Yet Due                                                                             | 9.236                                                          | 7.188           | 8.671   | 881          | 27.518    | 2.594             | 27.666    |
|     | b. Telah Jatuh Tempo<br>b. Has Matured                                                                             | 162                                                            | 875             | 694     | 2.986        | -         | -                 | -         |
| 3   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Individual<br>Allowance for Impairment Losses<br>(CKPN) - Individual | 1.419                                                          | 2.523           | 2.085   | 3.097        | 8.793     | 201               | 4.541     |
| 4   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Kolektif*<br>Allowance for Impairment Losses<br>(CKPN) - Collective* | 1.213                                                          | 1.339           | 2.706   | 624          | 337       | 102               | 378       |
| 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)

\*\*) Nilai tagihan hapus buku hanya untuk bank secara individual





Table 2.4.a. Disclosure of Receivables and Allowances Based on Branch - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|  | 31 Desember 2022<br>December 31, 2022                          |           |                  |                        |        |                     |              |         |                 |
|--|----------------------------------------------------------------|-----------|------------------|------------------------|--------|---------------------|--------------|---------|-----------------|
|  | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |           |                  |                        |        |                     |              |         |                 |
|  | Pontianak                                                      | Samarinda | Samrat<br>Manado | Semarang<br>Pandanaran | Solo   | Sudirman<br>Jakarta | Suryopranoto | Ternate | Jumlah<br>Total |
|  | (27)                                                           | (28)      | (29)             | (30)                   | (31)   | (32)                | (33)         | (34)    | (35)            |
|  | 108.593                                                        | 4.843     | 198.844          | 26.784                 | 35.689 | 7.266.072           | 191.464      | 1.659   | 10.229.770      |
|  |                                                                |           |                  |                        |        |                     |              |         | -               |
|  | 5.395                                                          | -         | 53.555           | 723                    | 225    | 2.456.481           | 1.299        | -       | 2.808.236       |
|  | -                                                              | -         | 1.626            | -                      | -      | 479                 | 2.800        | 14      | 70.351          |
|  | 769                                                            | -         | 12.986           | 9                      | 3      | 284.977             | 3.210        | 14      | 435.577         |
|  | 188                                                            | 93        | 1.361            | 557                    | 899    | 59.035              | 5.471        | 164     | 90.611          |

\*) CKPN is in accordance with the definition of CKPN in Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding the calculation of Credit Risk Weighted Assets (without collectibility 1)

\*\*) The value of write-off claims is only for individual banks



Tabel 2.4.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Cabang - Bank secara Individual

| No. | Kategori Portofolio<br>Portfolio Category                                                                          | 31 Desember 2021<br>December 31, 2021                          |                 |            |                        |             |       |        |  |
|-----|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-----------------|------------|------------------------|-------------|-------|--------|--|
|     |                                                                                                                    | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |                 |            |                        |             |       |        |  |
|     |                                                                                                                    | Ambon<br>Diponegoro                                            | Artha<br>Gading | Balikpapan | Bandung<br>Asia Afrika | Banjarmasin | Batam | Bitung |  |
| (1) | (2)                                                                                                                | (3)                                                            | (4)             | (5)        | (6)                    | (7)         | (8)   | (9)    |  |
| 1   | Tagihan<br>Claims                                                                                                  |                                                                |                 |            |                        |             |       |        |  |
| 2   | Tagihan yang Mengalami<br>Penurunan Nilai (Impaired)<br>Decreased Claims (Impaired)                                | -                                                              | -               | -          | 9                      | -           | -     | -      |  |
|     | a. Belum Jatuh Tempo<br>a. Not Yet Due                                                                             | -                                                              |                 |            | 9                      | -           |       |        |  |
|     | b. Telah Jatuh Tempo<br>b. 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**                                                               |                                                                |                 |            |                        |             |       |        |  |

\*) 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)

\*\*) Nilai tagihan hapus buku hanya untuk bank secara individual



Table 2.4.a. Disclosure of Receivables and Allowances Based on Branch - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|  | 31 Desember 2021<br>December 31, 2021                          |          |          |       |        |                    |         |        |         |                    |
|--|----------------------------------------------------------------|----------|----------|-------|--------|--------------------|---------|--------|---------|--------------------|
|  | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |          |          |       |        |                    |         |        |         |                    |
|  | Bogor                                                          | Cikarang | Denpasar | Jambi | Karet  | Kartini<br>Cirebon | Kendari | Kupang | Lampung | Makassar A<br>Yani |
|  | (10)                                                           | (11)     | (12)     | (13)  | (14)   | (15)               | (16)    | (17)   | (18)    | (19)               |
|  | -                                                              | -        | -        | -     | 26.486 | -                  | -       | -      | -       | -                  |
|  | -                                                              |          | -        |       | 26.486 | -                  | -       | -      |         |                    |
|  | -                                                              |          | -        | -     | -      | -                  |         | -      |         | -                  |
|  | 6.401                                                          |          | 8.090    | 175   | 81.874 | 988                | 114     | 1.967  |         | 11.430             |
|  | 3.173                                                          | 5.151    | 5.587    | 2.094 | 10.264 | 2.460              | 927     | 2.188  | 297     | 1.984              |

\*) CKPN is in accordance with the definition of CKPN in Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding the calculation of Credit Risk Weighted Assets (without collectibility 1)

\*\*) The value of write-off claims is only for individual banks



Tabel 2.4.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Cabang - Bank secara Individual

| No. | Kategori Portofolio<br>Portfolio Category                                                                          | 31 Desember 2021<br>December 31, 2021                          |                 |         |              |           |                   |           |
|-----|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-----------------|---------|--------------|-----------|-------------------|-----------|
|     |                                                                                                                    | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |                 |         |              |           |                   |           |
|     |                                                                                                                    | Matraman                                                       | Medan<br>Pemuda | Melawai | P. Jayakarta | Palembang | Pangkal<br>Pinang | Pekanbaru |
| (1) | (2)                                                                                                                | (20)                                                           | (21)            | (22)    | (23)         | (24)      | (25)              | (26)      |
| 1   | Tagihan<br>Claims                                                                                                  |                                                                |                 |         |              |           |                   |           |
| 2   | Tagihan yang Mengalami<br>Penurunan Nilai ( <i>Impaired</i> )<br>Decreased Claims ( <i>Impaired</i> )              | -                                                              | -               | -       | -            | -         | -                 | -         |
|     | a. Belum Jatuh Tempo<br>a. <i>Not Yet Due</i>                                                                      | -                                                              | -               |         |              | -         |                   | -         |
|     | b. Telah Jatuh Tempo<br>b. <i>Has Matured</i>                                                                      | -                                                              | -               | -       | -            | -         |                   |           |
| 3   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Individual<br>Allowance for Impairment Losses<br>(CKPN) - Individual | 1.453                                                          | 2.727           | 694     | 2.986        | 12.644    |                   | 1.993     |
| 4   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Kolektif*<br>Allowance for Impairment Losses<br>(CKPN) - Collective* | 2.027                                                          | 2.705           | 5.739   | 1.688        | 4.983     | 189               | 1.155     |
| 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)

\*\*) Nilai tagihan hapus buku hanya untuk bank secara individual

(dalam jutaan Rupiah)  
(in million Rupiah)

\*) CKPN is in accordance with the definition of CKPN in Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding the calculation of Credit Risk Weighted Assets (without collectibility 1)

\*\*) The value of write-off claims is only for individual banks



Tabel 2.5.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

| No.                                   | Sektor Ekonomi *)<br>Economic Sectors *)                                                                                                  | Tagihan **)<br>Receivables **) | Tagihan yang Mengalami Penurunan Nilai<br>Impaired Receivables |                                  |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------|----------------------------------|
|                                       |                                                                                                                                           |                                | Belum Jatuh Tempo<br>Not yet Matured                           | Telah Jatuh Tempo<br>Has Matured |
| (1)                                   | (2)                                                                                                                                       | (3)                            | (4)                                                            | (5)                              |
| 31 Desember 2022<br>December 31, 2022 |                                                                                                                                           |                                |                                                                |                                  |
| 1                                     | Pertanian, Perburuan, dan Perhutanan<br>Agriculture, Hunting, and Forestry                                                                | 27.495                         | -                                                              | 694                              |
| 2                                     | Perikanan<br>Fishery                                                                                                                      | 37.178                         | -                                                              | -                                |
| 3                                     | Pertambangan dan Penggalian<br>Mining and Excavation                                                                                      | 459.149                        | 33.163                                                         | 2.986                            |
| 4                                     | Industri Pengolahan<br>Industry Processing                                                                                                | 1.127.620                      | 37.206                                                         | 40.679                           |
| 5                                     | Listrik, Gas, dan Air<br>Electricity, Gas, and Water                                                                                      | 211                            | -                                                              | -                                |
| 6                                     | Konstruksi<br>Construction                                                                                                                | 1.140.887                      | 74.885                                                         | 50.488                           |
| 7                                     | Perdagangan Besar dan Eceran<br>Big Trading and Retail                                                                                    | 452.642                        | 4.001                                                          | 9.084                            |
| 8                                     | Penyediaan Akomodasi dan Penyediaan<br>Makan Minum<br>Provision Accommodation and Provision Eating<br>and Drinking                        | 1.027.291                      | 598.678                                                        | 2.413                            |
| 9                                     | Transportasi, Pergudangan, dan Komunikasi<br>Transportation, Warehousing, and<br>Communication                                            | 775.455                        | 111.854                                                        | 14                               |
| 10                                    | Perantara Keuangan<br>Intermediary Finance                                                                                                | 21.422                         | -                                                              | -                                |
| 11                                    | Real Estate, Usaha Persewaan, dan Jasa<br>Perusahaan<br>Real Estate, Rental Business, and Services<br>Company                             | 2.895.999                      | 838.354                                                        | 22.204                           |
| 12                                    | Administrasi Pemerintahan, Pertahanan, dan<br>Jaminan Sosial Wajib<br>Administration Government, Defense, and<br>Social Security Required | 104                            | -                                                              | -                                |

\*) 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.

\*\*) Tagihan secara gross (sebelum dikurangi 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).





Table 2.5.a. Disclosure of Receivables and Allowances Based on Economic Setor - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|  | Cadangan Kerugian Penurunan Nilai<br>(CKPN) - Individual ***)<br>Allowance for Impairment Losses<br>(CKPN) - Individual ***) | Cadangan Kerugian Penurunan Nilai<br>(CKPN) - Kolektif ***)<br>Allowance for Impairment Losses<br>(CKPN) - Collectives ***) | Tagihan yang Dihapus Buku<br>Accounts Receivable Written Off |
|--|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
|  | (6)                                                                                                                          | (7)                                                                                                                         | (8)                                                          |
|  | 694                                                                                                                          | 16.102                                                                                                                      |                                                              |
|  |                                                                                                                              | 1.852                                                                                                                       |                                                              |
|  | 10.320                                                                                                                       | 2.612                                                                                                                       |                                                              |
|  | 77.939                                                                                                                       | 27.191                                                                                                                      |                                                              |
|  |                                                                                                                              | 53                                                                                                                          |                                                              |
|  | 84.305                                                                                                                       | 11.722                                                                                                                      |                                                              |
|  | 13.096                                                                                                                       | 29.073                                                                                                                      | 3.485                                                        |
|  | 54.125                                                                                                                       | 41.044                                                                                                                      |                                                              |
|  | 105.742                                                                                                                      | 2.449                                                                                                                       |                                                              |
|  |                                                                                                                              | 171                                                                                                                         |                                                              |
|  | 51.316                                                                                                                       | 33.008                                                                                                                      |                                                              |
|  |                                                                                                                              | 1                                                                                                                           |                                                              |

\*) The sectors disclosed are sectors that have a nominal value/material balance. For immaterial sectors, they are combined into one with other sector names and explained to stakeholders.

\*\*) Claims on a gross basis (before deducting CKPN).

\*\*\*) CKPN is in accordance with the definition of CKPN in Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding the calculation of RWA Credit (without collectibility 1).



Tabel 2.5.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

| No.                                   | Sektor Ekonomi *)<br>Economic Sectors *)                                                                                                            | Tagihan **)<br>Receivables **) | Tagihan yang Mengalami Penurunan Nilai<br>Impaired Receivables |                                  |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------|----------------------------------|
|                                       |                                                                                                                                                     |                                | Belum Jatuh Tempo<br>Not yet Matured                           | Telah Jatuh Tempo<br>Has Matured |
| (1)                                   | (2)                                                                                                                                                 | (3)                            | (4)                                                            | (5)                              |
| 31 Desember 2022<br>December 31, 2022 |                                                                                                                                                     |                                |                                                                |                                  |
| 13                                    | Jasa Pendidikan<br>Education Services                                                                                                               | 9.146                          | 192                                                            | -                                |
| 14                                    | Jasa Kesehatan dan Kegiatan Sosial<br>Health Services and Activities Social                                                                         | 172.910                        | -                                                              | 171.714                          |
| 15                                    | Jasa Kemasyarakatan, Sosial Budaya, Hiburan,<br>dan Perorangan Lainnya<br>Services Society, Socio-cultural, Entertainment,<br>and Individual Others | 329.234                        | 115                                                            | 168                              |
| 16                                    | Jasa Perorangan yang Melayani Rumah Tangga<br>Individual Services Who Serves Household                                                              | 221                            | -                                                              | -                                |
| 17                                    | Badan Internasional dan Badan Ekstra<br>Internasional Lainnya<br>Institute International and Extra International<br>Others                          | -                              | -                                                              | -                                |
| 18                                    | Kegiatan yang Belum Jelas Batasannya<br>Activities that are unclearly limited                                                                       | -                              | -                                                              | -                                |
| 19                                    | Rumah Tangga<br>Household                                                                                                                           | 3.003.008                      | 8.303                                                          | -                                |
| 20                                    | Bukan Lapangan Usaha<br>Not a Business Field                                                                                                        | -                              | -                                                              | -                                |
|                                       | Jumlah<br>Total                                                                                                                                     | 11.479.973                     | 1.706.752                                                      | 300.445                          |

\*) 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.

\*\*) Tagihan secara gross (sebelum dikurangi 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).



Table 2.5.a. Disclosure of Receivables and Allowances Based on Economic Setor - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|  | Cadangan Kerugian Penurunan Nilai<br>(CKPN) - Individual ***)<br>Allowance for Impairment Losses<br>(CKPN) - Individual ***) | Cadangan Kerugian Penurunan Nilai<br>(CKPN) - Kolektif ***)<br>Allowance for Impairment Losses<br>(CKPN) - Collectives ***) | Tagihan yang Dihapus Buku<br>Accounts Receivable Written Off |
|--|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
|  | (6)                                                                                                                          | (7)                                                                                                                         | (8)                                                          |
|  |                                                                                                                              |                                                                                                                             |                                                              |
|  | 192                                                                                                                          | 102                                                                                                                         |                                                              |
|  | 53.291                                                                                                                       | 254                                                                                                                         |                                                              |
|  | 338                                                                                                                          | 6.270                                                                                                                       |                                                              |
|  |                                                                                                                              | 46                                                                                                                          |                                                              |
|  |                                                                                                                              |                                                                                                                             |                                                              |
|  |                                                                                                                              |                                                                                                                             |                                                              |
|  | 8.336                                                                                                                        | 31.424                                                                                                                      |                                                              |
|  |                                                                                                                              |                                                                                                                             |                                                              |
|  | 459.694                                                                                                                      | 203.374                                                                                                                     | 3.485                                                        |

\*) The sectors disclosed are sectors that have a nominal value/material balance. For immaterial sectors, they are combined into one with other sector names and explained to stakeholders.

\*\*) Claims on a gross basis (before deducting CKPN).

\*\*\*) CKPN is in accordance with the definition of CKPN in Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding the calculation of RWA Credit (without collectibility 1).



Tabel 2.5.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

| No.                                   | Sektor Ekonomi *)<br>Economic Sectors *)                                                                                                  | Tagihan **)<br>Receivables **) | Tagihan yang Mengalami Penurunan Nilai<br>Impaired Receivables |                                  |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------|----------------------------------|
|                                       |                                                                                                                                           |                                | Belum Jatuh Tempo<br>Not yet Matured                           | Telah Jatuh Tempo<br>Has Matured |
| (1)                                   | (2)                                                                                                                                       | (3)                            | (4)                                                            | (5)                              |
| 31 Desember 2021<br>December 31, 2021 |                                                                                                                                           |                                |                                                                |                                  |
| 1                                     | Pertanian, Perburuan, dan Perhutanan<br>Agriculture, Hunting, and Forestry                                                                | 141.207                        |                                                                |                                  |
| 2                                     | Perikanan<br>Fishery                                                                                                                      | 47.158                         |                                                                |                                  |
| 3                                     | Pertambangan dan Penggalian<br>Mining and Excavation                                                                                      | 481.105                        |                                                                |                                  |
| 4                                     | Industri Pengolahan<br>Industry Processing                                                                                                | 1.070.385                      |                                                                | 74.035                           |
| 5                                     | Listrik, Gas, dan Air<br>Electricity, Gas, and Water                                                                                      | 224                            |                                                                |                                  |
| 6                                     | Konstruksi<br>Construction                                                                                                                | 1.627.543                      |                                                                |                                  |
| 7                                     | Perdagangan Besar dan Eceran<br>Big Trading and Retail                                                                                    | 1.491.567                      |                                                                |                                  |
| 8                                     | Penyediaan Akomodasi dan Penyediaan<br>Makan Minum<br>Provision Accommodation and Provision Eating<br>and Drinking                        | 759.733                        |                                                                | 24.365                           |
| 9                                     | Transportasi, Pergudangan, dan Komunikasi<br>Transportation, Warehousing, and<br>Communication                                            | 583.820                        |                                                                | 44.201                           |
| 10                                    | Perantara Keuangan<br>Intermediary Finance                                                                                                | 139.283                        |                                                                |                                  |
| 11                                    | Real Estate, Usaha Persewaan, dan Jasa<br>Perusahaan<br>Real Estate, Rental Business, and Services<br>Company                             | 2.597.068                      |                                                                |                                  |
| 12                                    | Administrasi Pemerintahan, Pertahanan, dan<br>Jaminan Sosial Wajib<br>Administration Government, Defense, and<br>Social Security Required | 131                            |                                                                |                                  |

\*) 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.

\*\*) Tagihan secara gross (sebelum dikurangi 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).



Table 2.5.a. Disclosure of Receivables and Allowances Based on Economic Setor - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|  | Cadangan Kerugian Penurunan Nilai<br>(CKPN) - Individual ***)<br>Allowance for Impairment Losses<br>(CKPN) - Individual ***) | Cadangan Kerugian Penurunan Nilai<br>(CKPN) - Kolektif ***)<br>Allowance for Impairment Losses<br>(CKPN) - Collectives ***) | Tagihan yang Dihapus Buku<br>Accounts Receivable Written Off |
|--|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
|  | (6)                                                                                                                          | (7)                                                                                                                         | (8)                                                          |
|  | -                                                                                                                            | 41.755                                                                                                                      | 4.500                                                        |
|  | -                                                                                                                            | 5.820                                                                                                                       |                                                              |
|  | -                                                                                                                            | 5.467                                                                                                                       | 68.199                                                       |
|  | 40.174                                                                                                                       | 32.191                                                                                                                      | 110.699                                                      |
|  | -                                                                                                                            | 100                                                                                                                         |                                                              |
|  | -                                                                                                                            | 24.582                                                                                                                      | 61.453                                                       |
|  | -                                                                                                                            | 93.898                                                                                                                      | 386.400                                                      |
|  | 9.282                                                                                                                        | 31.108                                                                                                                      | 2.374                                                        |
|  | 44.202                                                                                                                       | 2.901                                                                                                                       | 59.456                                                       |
|  | -                                                                                                                            | 879                                                                                                                         | 19.305                                                       |
|  | -                                                                                                                            | 71.988                                                                                                                      | 13.135                                                       |
|  | -                                                                                                                            | 18                                                                                                                          |                                                              |

\*) The sectors disclosed are sectors that have a nominal value/material balance. For immaterial sectors, they are combined into one with other sector names and explained to stakeholders.

\*\*) Claims on a gross basis (before deducting CKPN).

\*\*\*) CKPN is in accordance with the definition of CKPN in Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding the calculation of RWA Credit (without collectibility 1).



Tabel 2.5.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

| No.                                   | Sektor Ekonomi *)<br>Economic Sectors *)                                                                                                            | Tagihan **)<br>Receivables **) | Tagihan yang Mengalami Penurunan Nilai<br>Impaired Receivables |                                  |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------|----------------------------------|
|                                       |                                                                                                                                                     |                                | Belum Jatuh Tempo<br>Not yet Matured                           | Telah Jatuh Tempo<br>Has Matured |
| (1)                                   | (2)                                                                                                                                                 | (3)                            | (4)                                                            | (5)                              |
| 31 Desember 2021<br>December 31, 2021 |                                                                                                                                                     |                                |                                                                |                                  |
| 13                                    | Jasa Pendidikan<br>Education Services                                                                                                               | 17.044                         |                                                                |                                  |
| 14                                    | Jasa Kesehatan dan Kegiatan Sosial<br>Health Services and Activities Social                                                                         | 173.030                        |                                                                |                                  |
| 15                                    | Jasa Kemasyarakatan, Sosial Budaya, Hiburan,<br>dan Perorangan Lainnya<br>Services Society, Socio-cultural, Entertainment,<br>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<br>Internasional Lainnya<br>Institute International and Extra International<br>Others                          |                                |                                                                |                                  |
| 18                                    | Kegiatan yang Belum Jelas Batasannya<br>Activities that are unclearly limited                                                                       |                                |                                                                |                                  |
| 19                                    | Rumah Tangga<br>Household                                                                                                                           | 2.990.529                      |                                                                |                                  |
| 20                                    | Bukan Lapangan Usaha<br>Not a Business Field                                                                                                        |                                |                                                                |                                  |
|                                       | Jumlah<br>Total                                                                                                                                     | 12.442.514                     | -                                                              | 142.602                          |

\*) 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.

\*\*) Tagihan secara gross (sebelum dikurangi 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).





Table 2.5.a. Disclosure of Receivables and Allowances Based on Economic Setor - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|  | Cadangan Kerugian Penurunan Nilai<br>(CKPN) - Individual ***)<br>Allowance for Impairment Losses<br>(CKPN) - Individual ***) | Cadangan Kerugian Penurunan Nilai<br>(CKPN) - Kolektif ***)<br>Allowance for Impairment Losses<br>(CKPN) - Collectives ***) | Tagihan yang Dihapus Buku<br>Accounts Receivable Written Off |
|--|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
|  | (6)                                                                                                                          | (7)                                                                                                                         | (8)                                                          |
|  | -                                                                                                                            | 321                                                                                                                         | 1.743                                                        |
|  | -                                                                                                                            | 2.119                                                                                                                       | 403                                                          |
|  | -                                                                                                                            | 21.489                                                                                                                      | 21.576                                                       |
|  | -                                                                                                                            | 40                                                                                                                          | 614                                                          |
|  | -                                                                                                                            | -                                                                                                                           | -                                                            |
|  | -                                                                                                                            | -                                                                                                                           | -                                                            |
|  | -                                                                                                                            | 31.598                                                                                                                      | 30.655                                                       |
|  | -                                                                                                                            | -                                                                                                                           | -                                                            |
|  | 93.658                                                                                                                       | 366.274                                                                                                                     | 780.512                                                      |

\*) The sectors disclosed are sectors that have a nominal value/material balance. For immaterial sectors, they are combined into one with other sector names and explained to stakeholders.

\*\*) Claims on a gross basis (before deducting CKPN).

\*\*\*) CKPN is in accordance with the definition of CKPN in Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding the calculation of RWA Credit (without collectibility 1).



Tabel 2.6.a. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                                         | 31 Desember 2022<br>December 31, 2022 |                                  |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------|
|     |                                                                                                                                                                   | CKPN Individual<br>Individuals CKPN   | CKPN Kolektif<br>Collective CKPN |
| (1) | (2)                                                                                                                                                               | (3)                                   | (4)                              |
| 1   | Saldo Awal CKPN<br><i>Beginning Balance of CKPN</i>                                                                                                               | 448.820                               | 214.248                          |
| 2   | Pembentukan (Pemulihan) CKPN<br>pada Periode Berjalan (Net)<br><i>Establishment (Recovery) of CKPN<br/>in the current period (Net)</i>                            | (104.418)                             | (34.063)                         |
|     | 2.a Pembentukan CKPN pada<br>Periode Berjalan<br><i>2.a Establishment of CKPN in the<br/>current period</i>                                                       | 69.995                                | 98.429                           |
|     | 2.b Pemulihan CKPN pada<br>Periode Berjalan<br><i>2.b Recovery of CKPN in the<br/>current period</i>                                                              | 81.811                                | 106.592                          |
| 3   | CKPN yang Digunakan untuk<br>Melakukan Hapus Buku Atas<br>Tagihan pada Periode Berjalan<br><i>CKPN used for written off<br/>receivables in the current period</i> | 92.602                                | 25.901                           |
| 4   | Pembentukan (pemulihan) lainnya<br>pada periode berjalan *)<br><i>Other establishment (recovery) in<br/>the current period *)</i>                                 | -                                     | -                                |
|     | Saldo Akhir CKPN **)<br><i>Ending Balance of CKPN**)</i>                                                                                                          | 588.810                               | 411.107                          |

\*) 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

\*\*) Tidak termasuk CKPN dari transaksi Rekening Administratif



Table 2.6.a. Disclosure of Detailed Changes in Allowances for Impairment Losses (CKPN) - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|  | 31 Desember 2021<br>December 31, 2021 |                                  |
|--|---------------------------------------|----------------------------------|
|  | CKPN Individual<br>Individuals CKPN   | CKPN Kolektif<br>Collective CKPN |
|  | (5)                                   | (6)                              |
|  | 93.658                                | 366.274                          |
|  | 366.036                               | (159.415)                        |
|  | -                                     | -                                |
|  | -                                     | -                                |
|  | -                                     | (3.485)                          |
|  | -                                     | -                                |
|  | 459.694                               | 203.374                          |

\*) Including exchange differences due to foreign currency translation and recognition of interest income on the portion that is not experience an impairment of credit that has an impaired value.

\*\*\*) Does not include CKPN from Administrative Account transactions.



Tabel 3.1.a. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

| No.              | Kategori Portofolio<br>Portfolio Category                                                                                                                     | Tagihan Bersih<br>Net Receivables        |                                              |                          |                         |                                |                          |
|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|----------------------------------------------|--------------------------|-------------------------|--------------------------------|--------------------------|
|                  |                                                                                                                                                               | Lembaga<br>Pemeringkat<br>Rating Company | Peringkat Jangka Panjang<br>Long-Term Rating |                          |                         |                                |                          |
|                  |                                                                                                                                                               | Standard and<br>Poor's                   | AAA                                          | AA+ s.d AA-              | A+ s.d A-               | BBB+ s.d<br>BBB-               | BB+ s.d BB-              |
|                  |                                                                                                                                                               | Fitch Ratings                            | AAA                                          | AA+ s.d AA-              | A+ s.d A-               | BBB+ s.d<br>BBB-               | BB+ s.d BB-              |
|                  |                                                                                                                                                               | Moody's                                  | Aaa                                          | Aa1 s.d Aa3              | A1 s.d A3               | Baa1 s.d<br>Baa3               | Ba1 s.d Ba3              |
|                  |                                                                                                                                                               | PT Fitch<br>Ratings<br>Indonesia         | AAA (idn)                                    | AA+(idn) s.d<br>AA-(idn) | A+(idn) s.d.<br>A-(idn) | BBB+(idn)<br>s.d BBB-<br>(idn) | BB+(idn) s.d<br>BB-(idn) |
|                  |                                                                                                                                                               | PT ICRA<br>Indonesia                     | [ldr]AAA                                     | [ldr]AA+ s.d<br>[ldr]AA- | [ldr]A+ s.d.<br>[ldr]A- | [ldr]BBB+<br>s.d [ldr]BBB-     | [ldr]BB+ s.d<br>[ldr]BB- |
|                  |                                                                                                                                                               | PT Pemeringkat<br>Efek Indonesia         | idAAA                                        | idAA+ s.d<br>idAA-       | idA+ s.d<br>id A-       | id BBB+ s.d<br>id BBB-         | id BB+ s.d<br>id BB-     |
| (1)              | (2)                                                                                                                                                           | (3)                                      | (4)                                          | (5)                      | (6)                     | (7)                            | (8)                      |
| 31 Desember 2022 |                                                                                                                                                               |                                          |                                              |                          |                         |                                |                          |
| 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<br>Internasional<br>Claims on Multilateral Development<br>Banks and<br>International Institutions |                                          |                                              |                          |                         |                                |                          |
| 4                | Tagihan Kepada Bank<br>Claims to Bank                                                                                                                         |                                          | 465.980                                      |                          |                         |                                |                          |
| 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                                           |                                          |                                              |                          |                         |                                |                          |
| 9                | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                            |                                          | 410.114                                      |                          | 277.835                 |                                |                          |
| 10               | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                              |                                          |                                              |                          |                         |                                |                          |
| 11               | Aset Lainnya<br>Other Assets                                                                                                                                  |                                          |                                              |                          |                         |                                |                          |
| 12               | Eksposur di Unit Usaha Syariah<br>(apabila ada)<br>Exposure in the Sharia Business Unit<br>(if any)                                                           |                                          |                                              |                          |                         |                                |                          |
|                  | Jumlah<br>Total                                                                                                                                               |                                          | 876.094                                      |                          | 277.835                 |                                |                          |



Table 3.1.a. Disclosure of Net Receivables Based on Portfolio Category and Rating Scale - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|                   | Peringkat Jangka Panjang<br>Long-Term Rating |           | Peringkat Jangka Pendek<br>Short-Term Rating |                      |                      |           | Tanpa<br>Peringkat<br>Unrated | Jumlah<br>Total |
|-------------------|----------------------------------------------|-----------|----------------------------------------------|----------------------|----------------------|-----------|-------------------------------|-----------------|
|                   | B+ s.d B-                                    | < B-      | A-1                                          | A-2                  | A-3                  | < A-3     |                               |                 |
|                   | B+ s.d B-                                    | < B-      | F1+ s.d F1                                   | F2                   | F3                   | < F3      |                               |                 |
|                   | B1 s.d B3                                    | < B3      | P-1                                          | P-2                  | P-3                  | < P-3     |                               |                 |
|                   | B+(idn) s.d B-(idn)                          | < B-(idn) | F1+(idn) s.d F1(idn)                         | F2(idn)              | F3(idn)              | < F3(idn) |                               |                 |
|                   | [ldr]B+ s.d [ldr]B-                          | < [ldr]B- | [ldr]A1+ s.d [ldr]A1                         | [ldr]A2+ s.d [ldr]A2 | [ldr]A3+ s.d [ldr]A3 | < [ldr]A3 |                               |                 |
|                   | id B+ s.d id B-                              | < idB-    | idA1                                         | idA2                 | idA3 s.d id A4       | < idA4    |                               |                 |
|                   | (9)                                          | (10)      | (11)                                         | (12)                 | (13)                 | (14)      | (15)                          | (16)            |
| December 31, 2022 |                                              |           |                                              |                      |                      |           |                               |                 |
|                   |                                              |           |                                              |                      |                      |           | 6.617.714                     | 6.617.714       |
|                   |                                              |           |                                              |                      |                      |           | 145.642                       | 145.642         |
|                   |                                              |           |                                              |                      |                      |           |                               | -               |
|                   |                                              |           | 6.118                                        |                      | 51.855               |           | 9.648                         | 533.601         |
|                   |                                              |           |                                              |                      |                      |           | 2.596.327                     | 2.596.327       |
|                   |                                              |           |                                              |                      |                      |           | 43.714                        | 43.714          |
|                   |                                              |           |                                              |                      |                      |           |                               | -               |
|                   |                                              |           |                                              |                      |                      |           | 223.904                       | 223.904         |
|                   |                                              |           |                                              |                      |                      |           | 7.438.187                     | 8.126.136       |
|                   |                                              |           |                                              |                      |                      |           | 8.749                         | 8.749           |
|                   |                                              |           |                                              |                      |                      |           | 4.704.592                     | 4.704.592       |
|                   |                                              |           |                                              |                      |                      |           |                               | -               |
|                   |                                              |           | 6.118                                        |                      | 51.855               |           | 21.788.477                    | 23.000.378      |



Tabel 3.1.a. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

| No.              | Kategori Portofolio<br>Portfolio Category                                                                                                                     | Tagihan Bersih<br>Net Receivables        |                                              |                          |                         |                                |                          |
|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|----------------------------------------------|--------------------------|-------------------------|--------------------------------|--------------------------|
|                  |                                                                                                                                                               | Lembaga<br>Pemeringkat<br>Rating Company | Peringkat Jangka Panjang<br>Long-Term Rating |                          |                         |                                |                          |
|                  |                                                                                                                                                               | Standard and<br>Poor's                   | AAA                                          | AA+ s.d AA-              | A+ s.d A-               | BBB+ s.d<br>BBB-               | BB+ s.d BB-              |
|                  |                                                                                                                                                               | Fitch Ratings                            | AAA                                          | AA+ s.d AA-              | A+ s.d A-               | BBB+ s.d<br>BBB-               | BB+ s.d BB-              |
|                  |                                                                                                                                                               | Moody's                                  | Aaa                                          | Aa1 s.d Aa3              | A1 s.d A3               | Baa1 s.d<br>Baa3               | Ba1 s.d Ba3              |
|                  |                                                                                                                                                               | PT Fitch<br>Ratings<br>Indonesia         | AAA (idn)                                    | AA+(idn) s.d<br>AA-(idn) | A+(idn) s.d.<br>A-(idn) | BBB+(idn)<br>s.d BBB-<br>(idn) | BB+(idn) s.d<br>BB-(idn) |
|                  |                                                                                                                                                               | PT ICRA<br>Indonesia                     | [ldr]AAA                                     | [ldr]AA+ s.d<br>[ldr]AA- | [ldr]A+ s.d.<br>[ldr]A- | [ldr]BBB+<br>s.d [ldr]BBB-     | [ldr]BB+ s.d<br>[ldr]BB- |
|                  |                                                                                                                                                               | PT Pemeringkat<br>Efek Indonesia         | idAAA                                        | idAA+ s.d<br>idAA-       | idA+ s.d<br>id A-       | id BBB+ s.d<br>id BBB-         | id BB+ s.d<br>id BB-     |
| (1)              | (2)                                                                                                                                                           | (3)                                      | (4)                                          | (5)                      | (6)                     | (7)                            | (8)                      |
| 31 Desember 2021 |                                                                                                                                                               |                                          |                                              |                          |                         |                                |                          |
| 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<br>Internasional<br>Claims on Multilateral Development<br>Banks and<br>International Institutions |                                          |                                              |                          |                         |                                |                          |
| 4                | Tagihan Kepada Bank<br>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<br>Kecil dan Portofolio Ritel<br>Claims on Micro, Small, and Retail<br>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<br>Other Assets                                                                                                                                  |                                          |                                              |                          |                         |                                |                          |
| 12               | Eksposur di Unit Usaha Syariah<br>(apabila ada)<br>Exposure in the Sharia Business Unit<br>(if any)                                                           |                                          |                                              |                          |                         |                                |                          |
|                  | Jumlah<br>Total                                                                                                                                               |                                          | 1.003.528                                    |                          | 229.997                 |                                |                          |





Table 3.1.a. Disclosure of Net Receivables Based on Portfolio Category and Rating Scale - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|                   | Peringkat Jangka Panjang<br>Long-Term Rating |           | Peringkat Jangka Pendek<br>Short-Term Rating |                      |                      |           | Tanpa<br>Peringkat<br>Unrated | Jumlah<br>Total |
|-------------------|----------------------------------------------|-----------|----------------------------------------------|----------------------|----------------------|-----------|-------------------------------|-----------------|
|                   | B+ s.d B-                                    | < B-      | A-1                                          | A-2                  | A-3                  | < A-3     |                               |                 |
|                   | B+ s.d B-                                    | < B-      | F1+ s.d F1                                   | F2                   | F3                   | < F3      |                               |                 |
|                   | B1 s.d B3                                    | < B3      | P-1                                          | P-2                  | P-3                  | < P-3     |                               |                 |
|                   | B+(idn) s.d B-(idn)                          | < B-(idn) | F1+(idn) s.d F1(idn)                         | F2(idn)              | F3(idn)              | < F3(idn) |                               |                 |
|                   | [ldr]B+ s.d [ldr]B-                          | < [ldr]B- | [ldr]A1+ s.d [ldr]A1                         | [ldr]A2+ s.d [ldr]A2 | [ldr]A3+ s.d [ldr]A3 | < [ldr]A3 |                               |                 |
|                   | id B+ s.d id B-                              | < idB-    | idA1                                         | idA2                 | idA3 s.d id A4       | < idA4    |                               |                 |
|                   | (9)                                          | (10)      | (11)                                         | (12)                 | (13)                 | (14)      | (15)                          | (16)            |
| December 31, 2021 |                                              |           |                                              |                      |                      |           |                               |                 |
|                   |                                              |           |                                              |                      |                      |           | 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       |
|                   |                                              |           |                                              |                      |                      |           | -                             | -               |
|                   |                                              |           | 2.710                                        |                      |                      |           | 21.285.723                    | 22.521.958      |



Tabel 3.2.c.1. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Reverse Repo - Bank secara Individual

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2022<br>December 31, 2022 |                        |                                                       |                                   |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------|-------------------------------------------------------|-----------------------------------|
|     |                                                                                                                                                   | Tagihan Bersih<br>Net Claims          | Nilai MRK<br>MRK Score | Tagihan Bersih<br>Setelah MRK<br>Net Claims After MRK | ATMR Setelah MKR<br>RWA After MKR |
| (1) | (2)                                                                                                                                               | (3)                                   | (4)                    | (5)                                                   | (6)                               |
| 1   | Tagihan Kepada Pemerintah<br>Claims to Government                                                                                                 | 1.527.913                             | 1.527.021              | 892                                                   | -                                 |
| 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   | 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)                                                     |                                       |                        |                                                       |                                   |
|     | Jumlah<br>Total                                                                                                                                   |                                       |                        |                                                       |                                   |

(dalam jutaan Rupiah)  
(in million Rupiah)

PT Bank Artha Graha Internasional Tbk — Annual Report 2022



Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Risk Mitigation – Bank Individually

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                                            | 31 Desember 2022<br>December 31, 2022                                                                                                          |         |         |         |     |  |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|-----|--|
|     |                                                                                                                                                                      | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Receivables After Calculating the Impact of Credit Risk Mitigation |         |         |         |     |  |
|     |                                                                                                                                                                      | 0%                                                                                                                                             | 20%     | 25%     | 35%     | 40% |  |
| (1) | (2)                                                                                                                                                                  | (3)                                                                                                                                            | (4)     | (5)     | (6)     | (7) |  |
| A   | Eksposur Neraca<br>Balance Sheet Exposures                                                                                                                           |                                                                                                                                                |         |         |         |     |  |
| 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                                                                                                                                |                                                                                                                                                | 94.420  |         |         |     |  |
| 5   | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed Loans                                                                                                    |                                                                                                                                                | 105.907 | 118.105 | 558.030 |     |  |
| 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, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                                       |                                                                                                                                                |         |         |         |     |  |
| 9   | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                                   |                                                                                                                                                | 82.023  |         |         |     |  |
| 10  | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                                     |                                                                                                                                                |         |         |         |     |  |
| 11  | Aset Lainnya<br>Other Assets                                                                                                                                         |                                                                                                                                                |         |         |         |     |  |
| 12  | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                                        |                                                                                                                                                |         |         |         |     |  |
|     | Total Eksposur Neraca<br>Total Exposure Balance                                                                                                                      |                                                                                                                                                |         |         |         |     |  |
| B   | Eksposur Kewajiban Komitmen/<br>Kontinjensi pada Transaksi Rekening Administratif<br>Commitment/Contingent Liability Exposure to Administrative Account Transactions |                                                                                                                                                |         |         |         |     |  |
| 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                                                                                                                                |                                                                                                                                                |         |         |         |     |  |



Table 4.1.a. Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit

(dalam jutaan Rupiah)  
(in million Rupiah)

|  | 31 Desember 2022<br>December 31, 2022                                                                                                          |         |         |           |           |                   | ATMR<br>RWA | Beban<br>Modal*<br>(ATMR x<br>9,35%)<br>Capital<br>Charges*<br>(RWA x<br>9.35%) | Beban<br>Modal*<br>(ATMR x<br>10%)<br>Capital<br>Charges*<br>(RWA x<br>10%) |
|--|------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|-----------|-----------|-------------------|-------------|---------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
|  | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Receivables 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)                                                                        |
|  |                                                                                                                                                |         |         |           |           |                   |             |                                                                                 |                                                                             |
|  |                                                                                                                                                |         |         |           |           |                   |             |                                                                                 |                                                                             |
|  |                                                                                                                                                |         |         |           |           |                   |             |                                                                                 |                                                                             |
|  |                                                                                                                                                | 72.821  |         |           |           |                   | 72.821      | 6.809                                                                           |                                                                             |
|  |                                                                                                                                                |         |         |           |           |                   |             |                                                                                 |                                                                             |
|  |                                                                                                                                                |         |         |           |           |                   |             |                                                                                 |                                                                             |
|  |                                                                                                                                                | 4.824   |         | 51.855    |           |                   | 151.099     | 14.128                                                                          |                                                                             |
|  |                                                                                                                                                |         |         |           |           |                   | 782.042     | 73.121                                                                          |                                                                             |
|  |                                                                                                                                                |         |         | 43.714    |           |                   | 43.714      | 4.087                                                                           |                                                                             |
|  |                                                                                                                                                |         |         |           |           |                   |             |                                                                                 |                                                                             |
|  |                                                                                                                                                |         | 164.749 |           |           |                   | 164.749     | 15.404                                                                          |                                                                             |
|  |                                                                                                                                                | 138.918 |         | 7.307.909 |           |                   | 7.528.849   | 703.947                                                                         |                                                                             |
|  |                                                                                                                                                |         |         | 393       | 12.534    |                   | 12.927      | 1.209                                                                           |                                                                             |
|  |                                                                                                                                                |         |         | 3.190.542 | 1.834.944 |                   | 5.025.486   | 469.883                                                                         |                                                                             |
|  |                                                                                                                                                |         |         |           |           |                   |             |                                                                                 |                                                                             |
|  |                                                                                                                                                |         |         |           |           |                   | 13.781.688  | 1.288.588                                                                       |                                                                             |



## Risk Mitigation – Bank Individually

| No.                                                                                                              | Kategori Portofolio<br>Portfolio Category                                                                                                               | 31 Desember 2022<br>December 31, 2022                                                                                                          |     |     |     |     |  |
|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|--|
|                                                                                                                  |                                                                                                                                                         | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Receivables After Calculating the Impact of Credit Risk Mitigation |     |     |     |     |  |
|                                                                                                                  |                                                                                                                                                         | 0%                                                                                                                                             | 20% | 25% | 35% | 40% |  |
| (1)                                                                                                              | (2)                                                                                                                                                     | (3)                                                                                                                                            | (4) | (5) | (6) | (7) |  |
| 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                                                                                                      |                                                                                                                                                |     |     |     |     |  |
| 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)                                                           |                                                                                                                                                |     |     |     |     |  |
| Total Eksposur Transaksi Rekening<br>Administratif<br>Total Exposures for Administrative<br>Account Transactions |                                                                                                                                                         |                                                                                                                                                |     |     |     |     |  |
| C                                                                                                                | Eksposur Akibat Kegagalan Pihak Lawan<br>(Counterparty Credit Risk)<br>Exposure of Counterparty Credit Risk                                             |                                                                                                                                                |     |     |     |     |  |
| 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<br>and International Institutions |                                                                                                                                                |     |     |     |     |  |
| 4                                                                                                                | Tagihan kepada Bank<br>Claims to Bank                                                                                                                   |                                                                                                                                                |     |     |     |     |  |
| 5                                                                                                                | Tagihan kepada Usaha Mikro, Usaha Kecil,<br>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)                                                           |                                                                                                                                                |     |     |     |     |  |
| Counterparty Credit Risk Total<br>Counterparty Credit Risk Exposure                                              |                                                                                                                                                         |                                                                                                                                                |     |     |     |     |  |

\*) Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Juni 2022 (Peraturan Bank Indonesia No.15/12/PBI/2013)

\*\*) Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Juni 2021 (Peraturan Bank Indonesia No.15/12/PBI/2013)



(dalam jutaan Rupiah)  
(in million Rupiah)

[illegible]

\*) Capital charge is calculated based on CAR in accordance with the Risk Profile as of June 2022 (Bank Indonesia Regulation No. 15/12/PBI/2013)

\*\*) Capital charge is calculated based on CAR in accordance with the Risk Profile as of June 2021 (Bank Indonesia Regulation No. 15/12/PBI/2013)



## Risk Mitigation – Bank Individually

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                                                              | 31 Desember 2021<br>December 31, 2021                                                                                                          |         |         |         |     |  |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|-----|--|
|     |                                                                                                                                                                                        | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Receivables After Calculating the Impact of Credit Risk Mitigation |         |         |         |     |  |
|     |                                                                                                                                                                                        | 0%                                                                                                                                             | 20%     | 25%     | 35%     | 40% |  |
| (1) | (2)                                                                                                                                                                                    | (3)                                                                                                                                            | (4)     | (5)     | (6)     | (7) |  |
| A   | <b>Eksposur Neraca</b><br><i>Balance Sheet Exposures</i>                                                                                                                               |                                                                                                                                                |         |         |         |     |  |
| 1   | Tagihan kepada Pemerintah<br><i>Claims to Government</i>                                                                                                                               |                                                                                                                                                |         |         |         |     |  |
| 2   | Tagihan kepada Entitas Sektor Publik<br><i>Claims on Public Sector Entities</i>                                                                                                        |                                                                                                                                                |         |         |         |     |  |
| 3   | Tagihan kepada Bank Pembangunan Multilat-<br>eral dan Lembaga Internasional<br><i>Claims on Multilateral Development Banks<br/>and International Institutions</i>                      |                                                                                                                                                |         |         |         |     |  |
| 4   | Tagihan kepada Bank<br><i>Claims to Bank</i>                                                                                                                                           |                                                                                                                                                | 158.483 |         |         |     |  |
| 5   | Kredit Beragun Rumah Tinggal<br><i>Residential Mortgage Backed Loans</i>                                                                                                               |                                                                                                                                                | 131.776 | 132.452 | 591.339 |     |  |
| 6   | Kredit Beragun Properti Komersial<br><i>Commercial Property Backed Loans</i>                                                                                                           |                                                                                                                                                |         |         |         |     |  |
| 7   | Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Credit</i>                                                                                                                          |                                                                                                                                                |         |         |         |     |  |
| 8   | Tagihan kepada Usaha Mikro, Usaha Kecil,<br>dan Portofolio Ritel<br><i>Claims on Micro, Small, and Retail Portfolios</i>                                                               |                                                                                                                                                |         |         |         |     |  |
| 9   | Tagihan kepada Korporasi<br><i>Claims on Corporations</i>                                                                                                                              |                                                                                                                                                | 42.846  |         |         |     |  |
| 10  | Tagihan yang Telah Jatuh Tempo<br><i>Claims that have been Due Date</i>                                                                                                                |                                                                                                                                                |         |         |         |     |  |
| 11  | Aset Lainnya<br><i>Other Assets</i>                                                                                                                                                    |                                                                                                                                                |         |         |         |     |  |
| 12  | Eksposur di Unit Usaha Syariah (apabila ada)<br><i>Exposure in the Sharia Business Unit (if any)</i>                                                                                   |                                                                                                                                                |         |         |         |     |  |
|     | <b>Total Eksposur Neraca</b><br><i>Total Exposure Balance</i>                                                                                                                          | -                                                                                                                                              | 333.105 | 132.452 | 591.339 | -   |  |
| B   | <b>Eksposur Kewajiban Komitmen/Kontinjensi<br/>pada Transaksi Rekening Administratif</b><br><i>Commitment/Contingent Liability Exposure<br/>to Administrative Account Transactions</i> |                                                                                                                                                |         |         |         |     |  |
| 1   | Tagihan kepada Pemerintah<br><i>Claims to Government</i>                                                                                                                               |                                                                                                                                                |         |         |         |     |  |
| 2   | Tagihan kepada Entitas Sektor Publik<br><i>Claims on Public Sector Entities</i>                                                                                                        |                                                                                                                                                |         |         |         |     |  |
| 3   | Tagihan kepada Bank Pembangunan Multilat-<br>eral dan Lembaga Internasional<br><i>Claims on Multilateral Development Banks<br/>and International Institutions</i>                      |                                                                                                                                                |         |         |         |     |  |
| 4   | Tagihan kepada Bank<br><i>Claims to Bank</i>                                                                                                                                           |                                                                                                                                                |         |         |         |     |  |
| 5   | Kredit Beragun Rumah Tinggal<br><i>Residential Mortgage Backed Loans</i>                                                                                                               |                                                                                                                                                |         |         |         |     |  |



(dalam jutaan Rupiah)  
(in million Rupiah)

|  | 31 Desember 2021<br>December 31, 2021                                                                                                          |         |         |            |           |                   | ATMR<br>RWA | Beban<br>Modal**<br>(ATMR x<br>9,36%)<br>Capital<br>Charges**<br>(RWA x<br>9.36%) | Beban<br>Modal**<br>(ATMR x<br>10%)<br>Capital<br>Charges**<br>(RWA x<br>10%) |
|--|------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|------------|-----------|-------------------|-------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
|  | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Receivables 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)                                                                          |
|  |                                                                                                                                                |         |         |            |           |                   |             | -                                                                                 |                                                                               |
|  |                                                                                                                                                | 239.036 |         |            |           |                   | 239.036     | 22.374                                                                            |                                                                               |
|  |                                                                                                                                                |         |         |            |           |                   |             | -                                                                                 |                                                                               |
|  |                                                                                                                                                |         |         |            |           |                   | 158.483     | 14.834                                                                            |                                                                               |
|  |                                                                                                                                                |         |         |            |           |                   | 855.567     | 80.081                                                                            |                                                                               |
|  |                                                                                                                                                |         |         | 48.974     |           |                   | 48.974      | 4.584                                                                             |                                                                               |
|  |                                                                                                                                                |         |         |            |           |                   |             | -                                                                                 |                                                                               |
|  |                                                                                                                                                |         | 170.253 |            |           |                   | 170.253     | 15.936                                                                            |                                                                               |
|  |                                                                                                                                                | 114.998 |         | 7.660.613  |           |                   | 7.818.457   | 731.808                                                                           |                                                                               |
|  |                                                                                                                                                |         |         | 467        | 23.528    |                   | 23.995      | 2.246                                                                             |                                                                               |
|  |                                                                                                                                                |         |         | 2.826.254  | 2.744.533 |                   | 5.570.787   | 521.426                                                                           |                                                                               |
|  |                                                                                                                                                |         |         |            |           |                   |             | -                                                                                 |                                                                               |
|  |                                                                                                                                                | 354.034 | 170.253 | 10.536.308 | 2.768.061 |                   | 14.885.553  | 1.393.288                                                                         |                                                                               |
|  |                                                                                                                                                |         |         |            |           |                   |             | -                                                                                 |                                                                               |
|  |                                                                                                                                                |         |         |            |           |                   |             | -                                                                                 |                                                                               |
|  |                                                                                                                                                |         |         |            |           |                   |             | -                                                                                 |                                                                               |
|  |                                                                                                                                                |         |         |            |           |                   |             | -                                                                                 |                                                                               |
|  |                                                                                                                                                |         |         |            |           |                   |             | -                                                                                 |                                                                               |
|  |                                                                                                                                                |         |         |            |           |                   |             | -                                                                                 |                                                                               |



## Risk Mitigation – Bank Individually

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                                   | 31 Desember 2021<br>December 31, 2021                                                                                                          |     |     |     |     |  |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|--|
|     |                                                                                                                                                             | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Receivables After Calculating the Impact of Credit Risk Mitigation |     |     |     |     |  |
|     |                                                                                                                                                             | 0%                                                                                                                                             | 20% | 25% | 35% | 40% |  |
| (1) | (2)                                                                                                                                                         | (3)                                                                                                                                            | (4) | (5) | (6) | (7) |  |
| 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                                                                                                          |                                                                                                                                                |     |     |     |     |  |
| 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)                                                               |                                                                                                                                                |     |     |     |     |  |
| C   | Total Eksposur Transaksi Rekening Admin-<br>istratif<br>Total Exposures for Administrative Account<br>Transactions                                          |                                                                                                                                                |     |     |     |     |  |
|     | Eksposur Akibat Kegagalan Pihak Lawan<br>(Counterparty Credit Risk)<br>Exposure of Counterparty Credit Risk                                                 |                                                                                                                                                |     |     |     |     |  |
|     | 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 Multilat-<br>eral dan Lembaga Internasional<br>Claims on Multilateral Development Banks<br>and International Institutions |                                                                                                                                                |     |     |     |     |  |
|     | 4 Tagihan kepada Bank<br>Claims to Bank                                                                                                                     |                                                                                                                                                |     |     |     |     |  |
|     | 5 Tagihan kepada Usaha Mikro, Usaha Kecil,<br>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)                                                             |                                                                                                                                                |     |     |     |     |  |
|     |                                                                                                                                                             | Counterparty Credit Risk Total<br>Counterparty Credit Risk Exposure                                                                            |     |     |     |     |  |

\*) Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Juni 2022 (Peraturan Bank Indonesia No.15/12/PBI/2013)

\*\*) Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Juni 2021 (Peraturan Bank Indonesia No.15/12/PBI/2013)

(dalam jutaan Rupiah)  
(in million Rupiah)

[illegible]

\*) Capital charge is calculated based on CAR in accordance with the Risk Profile as of June 2022 (Bank Indonesia Regulation No. 15/12/PBI/2013)

\*\*) Capital charge is calculated based on CAR in accordance with the Risk Profile as of June 2021 (Bank Indonesia Regulation No. 15/12/PBI/2013)



Tabel 4.2.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                                                      | 31 Desember 2022<br>December 31, 2022 |                                               |                     |                                     |                   |  |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-----------------------------------------------|---------------------|-------------------------------------|-------------------|--|
|     |                                                                                                                                                                                | Tagihan Bersih<br>Net Receivable      | Bagian yang Dijamin dengan<br>Guaranteed Part |                     |                                     |                   |  |
|     |                                                                                                                                                                                |                                       | Agunan<br>Collateral                          | Garansi<br>Warranty | Asuransi Kredit<br>Credit Insurance | Lainnya<br>Others |  |
| (1) | (2)                                                                                                                                                                            | (3)                                   | (4)                                           | (5)                 | (6)                                 | (7)               |  |
| A   | <b>Eksposur Neraca</b><br><i>Balance Sheet Exposures</i>                                                                                                                       |                                       |                                               |                     |                                     |                   |  |
| 1   | Tagihan kepada Pemerintah<br><i>Claims to Government</i>                                                                                                                       | 6.617.714                             |                                               |                     |                                     |                   |  |
| 2   | Tagihan kepada Entitas Sektor Publik<br><i>Claims on Public Sector Entities</i>                                                                                                | 145.641                               |                                               |                     |                                     |                   |  |
| 3   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Claims on Multilateral Development Banks and International Institutions</i>                       |                                       |                                               |                     |                                     |                   |  |
| 4   | Tagihan kepada Bank<br><i>Claims to Bank</i>                                                                                                                                   | 533.601                               |                                               |                     |                                     |                   |  |
| 5   | Kredit Beragun Rumah Tinggal<br><i>Residential Mortgage Backed Loans</i>                                                                                                       | 2.596.327                             |                                               |                     |                                     |                   |  |
| 6   | Kredit Beragun Properti Komersial<br><i>Commercial Property Backed Loans</i>                                                                                                   | 43.714                                |                                               |                     |                                     |                   |  |
| 7   | Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Credit</i>                                                                                                                  |                                       |                                               |                     |                                     |                   |  |
| 8   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Claims on Micro, Small, and Retail Portfolios</i>                                                          | 223.904                               | 4.144                                         |                     | 129                                 |                   |  |
| 9   | Tagihan kepada Korporasi<br><i>Claims on Corporations</i>                                                                                                                      | 8.126.136                             | 130.278                                       |                     |                                     |                   |  |
| 10  | Tagihan yang Telah Jatuh Tempo<br><i>Claims that have been Due Date</i>                                                                                                        | 8.749                                 |                                               |                     |                                     |                   |  |
| 11  | Aset Lainnya<br><i>Other Assets</i>                                                                                                                                            | 4.704.592                             |                                               |                     |                                     |                   |  |
| 12  | Eksposur di Unit Usaha Syariah (apabila ada)<br><i>Exposure in the Sharia Business Unit (if any)</i>                                                                           |                                       |                                               |                     |                                     |                   |  |
|     | <b>Total Eksposur Neraca</b><br><i>Total Exposure Balance</i>                                                                                                                  | <b>23.000.380</b>                     | <b>134.422</b>                                |                     | <b>129</b>                          |                   |  |
| B   | <b>Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif</b><br><i>Commitment/Contingent Liability Exposure to Administrative Account Transactions</i> |                                       |                                               |                     |                                     |                   |  |
| 1   | Tagihan kepada Pemerintah<br><i>Claims to Government</i>                                                                                                                       |                                       |                                               |                     |                                     |                   |  |
| 2   | Tagihan kepada Entitas Sektor Publik<br><i>Claims on Public Sector Entities</i>                                                                                                |                                       |                                               |                     |                                     |                   |  |
| 3   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Claims on Multilateral Development Banks and International Institutions</i>                       |                                       |                                               |                     |                                     |                   |  |
| 4   | Tagihan kepada Bank<br><i>Claims to Bank</i>                                                                                                                                   |                                       |                                               |                     |                                     |                   |  |
| 5   | Kredit Beragun Rumah Tinggal<br><i>Residential Mortgage Backed Loans</i>                                                                                                       |                                       |                                               |                     |                                     |                   |  |





Tabel 4.2.a. Disclosure of Net Receivables and Credit Risk Mitigation Technique - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|  |                                                        | 31 Desember 2022<br>December 31, 2022 |                                               |                     |                                        |                   |                                                        |
|--|--------------------------------------------------------|---------------------------------------|-----------------------------------------------|---------------------|----------------------------------------|-------------------|--------------------------------------------------------|
|  | Bagian yang<br>Tidak Dijamin<br>Not Guaranteed<br>Part | Tagihan Bersih<br>Net Receivable      | Bagian yang Dijamin dengan<br>Guaranteed Part |                     |                                        |                   | Bagian yang<br>Tidak Dijamin<br>Not Guaranteed<br>Part |
|  |                                                        |                                       | Agunan<br>Collateral                          | Garansi<br>Warranty | Asuransi Kredit<br>Credit<br>Insurance | Lainnya<br>Others |                                                        |
|  | (8) = (3)-<br>[(4)+(5)+(6)+(7)]                        | (9)                                   | (10)                                          | (11)                | (12)                                   | (13)              | (14) = (9)-<br>[(10)+(11)+(12)+(13)]                   |
|  | 6.617.714                                              | 4.870.075                             |                                               |                     |                                        |                   | 4.870.075                                              |
|  | 145.641                                                | 478.071                               |                                               |                     |                                        |                   | 478.071                                                |
|  | 533.601                                                | 792.416                               |                                               |                     |                                        |                   | 792.416                                                |
|  | 2.596.327                                              | 2.878.230                             |                                               |                     |                                        |                   | 2.878.230                                              |
|  | 43.714                                                 | 48.974                                |                                               |                     |                                        |                   | 48.974                                                 |
|  | 219.631                                                | 234.510                               | 6.711                                         |                     | 1.084                                  |                   | 226.715                                                |
|  | 7.995.858                                              | 8.271.046                             | 166.209                                       |                     |                                        |                   | 8.104.838                                              |
|  | 8.749                                                  | 16.152                                |                                               |                     |                                        |                   | 16.152                                                 |
|  | 4.704.592                                              | 4.932.483                             |                                               |                     |                                        |                   | 4.932.483                                              |
|  | 22.865.829                                             | 22.521.958                            | 172.920                                       |                     | 1.084                                  |                   | 22.347.955                                             |



| No. | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2022<br>December 31, 2022 |                                               |                     |                                     |                   |  |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-----------------------------------------------|---------------------|-------------------------------------|-------------------|--|
|     |                                                                                                                                                   | Tagihan Bersih<br>Net Receivable      | Bagian yang Dijamin dengan<br>Guaranteed Part |                     |                                     |                   |  |
|     |                                                                                                                                                   |                                       | Agunan<br>Collateral                          | Garansi<br>Warranty | Asuransi Kredit<br>Credit Insurance | Lainnya<br>Others |  |
| (1) | (2)                                                                                                                                               | (3)                                   | (4)                                           | (5)                 | (6)                                 | (7)               |  |
| 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, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                    | 6.795                                 |                                               |                     |                                     |                   |  |
| 9   | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                | 10.278                                |                                               |                     |                                     |                   |  |
| 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)                                                     |                                       |                                               |                     |                                     |                   |  |
|     | Total Eksposur Transaksi Rekening Administratif<br>Total Exposures for Administrative Account Transactions                                        | 17.073                                |                                               |                     |                                     |                   |  |
| C   | Eksposur Akibat Kegagalan Pihak Lawan<br>(Counterparty Credit Risk)<br>Exposure of Counterparty Credit Risk                                       |                                       |                                               |                     |                                     |                   |  |
| 1   | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                 | 1.527.913                             |                                               |                     |                                     |                   |  |
| 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   | 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                                                                                                | 150.882                               |                                               |                     |                                     |                   |  |
| 7   | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                     |                                       |                                               |                     |                                     |                   |  |
|     | Counterparty Credit Risk Total<br>Counterparty Credit Risk Exposure                                                                               | 1.678.795                             |                                               |                     |                                     |                   |  |
|     | Total (A+B+C)                                                                                                                                     | 24.696.248                            |                                               |                     |                                     |                   |  |

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.

Diluar agunan (*eligible financial collateral*) tersebut, Bank Artha Graha Internasional memiliki agunan berupa *fixed asset*, piutang dagang, persediaan, dan agunan lainnya.

(dalam jutaan Rupiah)  
(in million Rupiah)

[illegible]

Note: In accordance with Bank Indonesia Circular Letter 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 Artha Graha Internasional has collateral in the form of fixed assets, trade receivables, inventories and other collateral.*



# Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual

Tabel 6.1.1. Pengungkapan Eksposur Aset di Neraca

| No.                     | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2022<br>December 31, 2022 |                                    |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------------|
|                         |                                                                                                                                                   | Tagihan Bersih<br>Net Claims          | ATMR Sebelum MRK<br>RWA Before MRK |
| (1)                     | (2)                                                                                                                                               | (3)                                   | (4)                                |
| 1                       | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                 | 6.617.714                             | -                                  |
| 2                       | Tagihan kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                          | 145.641                               | 72.821                             |
| 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                                                                                                             | 533.601                               | 151.099                            |
| 5                       | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed Loans                                                                                 | 2.596.327                             | 782.042                            |
| 6                       | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                             | 43.714                                | 43.714                             |
| 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                                    | 223.904                               | 167.928                            |
| 9                       | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                | 8.126.136                             | 7.659.127                          |
| 10                      | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                  | 8.749                                 | 12.927                             |
| 11                      | Aset Lainnya<br>Other Assets                                                                                                                      | 4.704.592                             | -                                  |
| <b>Jumlah<br/>Total</b> |                                                                                                                                                   | <b>23.000.380</b>                     | <b>8.889.658</b>                   |



Calculation of RWA for Credit Risk Standard Approach - Bank Individually  
Table 6.1.1. Disclosure of Asset Exposures on the Balance Sheet

(dalam jutaan Rupiah)  
(in million Rupiah)

| 31 Desember 2021<br>December 31, 2021 |                              |                                    |                                   |
|---------------------------------------|------------------------------|------------------------------------|-----------------------------------|
| ATMR Setelah MRK<br>RWA After MRK     | Tagihan Bersih<br>Net Claims | ATMR Sebelum MRK<br>RWA Before MRK | ATMR Setelah MRK<br>RWA After MRK |
| (5)                                   | (6)                          | (7)                                | (8)                               |
| -                                     | 4.870.075                    | -                                  | -                                 |
| 72.821                                | 478.072                      | 239.036                            | 239.036                           |
| -                                     | -                            | -                                  | -                                 |
| 151.099                               | 792.417                      | 158.483                            | 158.483                           |
| 782.042                               | 2.878.230                    | 855.567                            | 855.567                           |
| 43.714                                | 48.974                       | 48.974                             | 48.974                            |
| -                                     | -                            | -                                  | -                                 |
| 164.749                               | 234.510                      | 175.882                            | 170.253                           |
| 7.528.849                             | 8.271.046                    | 7.984.666                          | 7.818.457                         |
| 12.927                                | 16.152                       | 23.995                             | 23.995                            |
| 5.025.486                             | 4.932.482                    | -                                  | 5.570.788                         |
| <b>13.781.688</b>                     | <b>22.521.958</b>            | <b>9.486.604</b>                   | <b>14.885.554</b>                 |



Tabel 6.1.2. Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                                | 31 Desember 2022<br>December 31, 2022 |                                    |  |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------------|--|
|     |                                                                                                                                                          | Tagihan Bersih<br>Net Claims          | ATMR Sebelum MRK<br>RWA Before MRK |  |
| (1) | (2)                                                                                                                                                      | (3)                                   | (4)                                |  |
| 1   | Tagihan kepada Pemerintah<br><i>Claims to Government</i>                                                                                                 |                                       |                                    |  |
| 2   | Tagihan kepada Entitas Sektor Publik<br><i>Claims on Public Sector Entities</i>                                                                          |                                       |                                    |  |
| 3   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Claims on Multilateral Development Banks and International Institutions</i> |                                       |                                    |  |
| 4   | Tagihan kepada Bank<br><i>Claims to Bank</i>                                                                                                             |                                       |                                    |  |
| 5   | Kredit Beragun Rumah Tinggal<br><i>Residential Mortgage Backed Loans</i>                                                                                 |                                       |                                    |  |
| 6   | Kredit Beragun Properti Komersial<br><i>Commercial Property Backed Loans</i>                                                                             |                                       |                                    |  |
| 7   | Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Credit</i>                                                                                            |                                       |                                    |  |
| 8   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Claims on Micro, Small, and Retail Portfolios</i>                                    | 6.795                                 | 5.096                              |  |
| 9   | Tagihan kepada Korporasi<br><i>Claims on Corporations</i>                                                                                                | 10.278                                | 10.278                             |  |
| 10  | Tagihan yang Telah Jatuh Tempo<br><i>Claims that have been Due Date</i>                                                                                  |                                       |                                    |  |
| 11  | Aset Lainnya<br><i>Other Assets</i>                                                                                                                      |                                       |                                    |  |
|     | <b>Jumlah</b><br><i>Total</i>                                                                                                                            | <b>17.073</b>                         | <b>15.374</b>                      |  |



(dalam jutaan Rupiah)  
(in million Rupiah)

PT Bank Artha Graha Internasional Tbk — Annual Report 2022



Tabel 6.1.3. Pengungkapan Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)

| No. | Kategori Portofolio<br>Portfolio Category                                                                                                                | 31 Desember 2022<br>December 31, 2022 |                                    |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------------|
|     |                                                                                                                                                          | Tagihan Bersih<br>Net Claims          | ATMR Sebelum MRK<br>RWA Before MRK |
| (1) | (2)                                                                                                                                                      | (3)                                   | (4)                                |
| 1   | Tagihan kepada Pemerintah<br><i>Claims to Government</i>                                                                                                 | 1.527.913                             |                                    |
| 2   | Tagihan kepada Entitas Sektor Publik<br><i>Claims on Public Sector Entities</i>                                                                          |                                       |                                    |
| 3   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Claims on Multilateral Development Banks and International Institutions</i> |                                       |                                    |
| 4   | Tagihan kepada Bank<br><i>Claims to Bank</i>                                                                                                             |                                       |                                    |
| 5   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Claims on Micro, Small, and Retail Portfolios</i>                                    |                                       |                                    |
| 6   | Tagihan kepada Korporasi<br><i>Claims on Corporations</i>                                                                                                | 150.882                               | 150.882                            |
|     | <b>Jumlah<br/>Total</b>                                                                                                                                  | <b>1.678.795</b>                      | <b>150.882</b>                     |

Tabel 6.1.7. Pengungkapan Total Pengukuran Risiko Kredit

Table 6.1.7. Disclosure of Total Credit Risk Measurement

(dalam jutaan Rupiah)  
(in million Rupiah)

| No. | Jumlah<br>Total                                                         | 31 Desember 2022<br>December 31, 2022 | 31 Desember 2021<br>December 31, 2021 |
|-----|-------------------------------------------------------------------------|---------------------------------------|---------------------------------------|
| (1) | (2)                                                                     | (3)                                   | (6)                                   |
| 1   | Total ATMR Risiko Kredit<br><i>Total Credit Risk RWA</i>                | 13.797.945                            | 14.901.602                            |
| 2   | Total Faktor Pengurangan Modal<br><i>Total Capital Deduction Factor</i> |                                       |                                       |



Table 6.1.3. Disclosure of Exposures Causing Credit Risk Due to Counterparty Credit Risk

(dalam jutaan Rupiah)  
(in million Rupiah)

| 31 Desember 2021<br>December 31, 2021 |                                   |                              |                                    |
|---------------------------------------|-----------------------------------|------------------------------|------------------------------------|
|                                       | ATMR Setelah MRK<br>RWA After MRK | Tagihan Bersih<br>Net Claims | ATMR Sebelum MRK<br>RWA Before MRK |
|                                       | (5)                               | (6)                          | (7)                                |
|                                       |                                   | 2.700.349                    |                                    |
|                                       |                                   |                              |                                    |
|                                       |                                   |                              |                                    |
|                                       |                                   |                              |                                    |
|                                       |                                   |                              |                                    |
|                                       |                                   |                              |                                    |
|                                       | 883                               |                              |                                    |
|                                       | 883                               | 2.700.349                    |                                    |



Tabel 7.1. Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar

| No.             | Jenis Risiko<br>Risk Type                 | 31 Desember 2022<br>December 31, 2022 |             |                                |  |
|-----------------|-------------------------------------------|---------------------------------------|-------------|--------------------------------|--|
|                 |                                           | Bank                                  |             | Konsolidasi<br>Consolidation   |  |
|                 |                                           | Beban Modal<br>Capital Expense        | ATMR<br>RWA | Beban Modal<br>Capital Expense |  |
| (1)             | (2)                                       | (3)                                   | (4)         | (5)                            |  |
| 1               | Risiko Suku Bunga<br>Interest Rate Risk   |                                       |             |                                |  |
|                 | a. Risiko Spesifik<br>a. Specific Risk    | 6.765,34                              | 84.566,75   | -                              |  |
|                 | b. Risiko Umum<br>b. General Risk         | 18.506,20                             | 231.327,50  | -                              |  |
| 2               | Risiko Nilai Tukar<br>Value Risk Exchange | 2.425,44                              | 30.318,00   | -                              |  |
| 3               | Risiko Ekuitas *<br>Equity Risk*          | -                                     | -           | -                              |  |
| 4               | Risiko Komoditas *<br>Risk Commodities*   | -                                     | -           | -                              |  |
| 5               | Risiko Option<br>Risk Option              | -                                     | -           | -                              |  |
| Jumlah<br>Total |                                           | 27.696,98                             | 346.212,25  |                                |  |



Table 7.1. Disclosure of Market Risk Using Standard Methods

(dalam jutaan Rupiah)  
(in million Rupiah)

| 31 Desember 2021<br>December 31, 2021 |                              |                                |                   |                                |             |
|---------------------------------------|------------------------------|--------------------------------|-------------------|--------------------------------|-------------|
|                                       | Konsolidasi<br>Consolidation | Bank                           |                   | Konsolidasi<br>Consolidation   |             |
|                                       | ATMR<br>RWA                  | Beban Modal<br>Capital Expense | ATMR<br>RWA       | Beban Modal<br>Capital Expense | ATMR<br>RWA |
|                                       | (6)                          | (7)                            | (8)               | (9)                            | (10)        |
|                                       | -                            | 12.549,53                      | 156.869,13        | -                              | -           |
|                                       | -                            | 18.197,32                      | 227.466,50        | -                              | -           |
|                                       | -                            | 5.643,26                       | 70.540,75         | -                              | -           |
|                                       | -                            | -                              | -                 | -                              | -           |
|                                       | -                            | -                              | -                 | -                              | -           |
|                                       | -                            | -                              | -                 | -                              | -           |
|                                       |                              | <b>36.390,11</b>               | <b>454.876,38</b> |                                |             |



Tabel 8.1.a. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual

| No. | Pendekatan yang Digunakan<br><i>Approach that are Used</i>     | 31 Desember 2022<br><i>December 31, 2022</i>                                                      |                                       |
|-----|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------|---------------------------------------|
|     |                                                                | Pendapatan Bruto (Rata-rata 3 tahun terakhir *)<br><i>Gross Income<br/>(Average 3 Last Year)*</i> | Beban Modal<br><i>Capital Expense</i> |
| (1) | (2)                                                            | (3)                                                                                               | (4)                                   |
| 1   | Pendekatan Indikator Dasar<br><i>Approach Basic Indicators</i> | 940.966,26                                                                                        | 141.144,94                            |
|     | <b>Jumlah</b><br><i>Total</i>                                  | <b>940.966,26</b>                                                                                 | <b>141.144,94</b>                     |

\*) Untuk Bank yang menggunakan Pendekatan Indikator Dasar dalam menghitung Risiko Operasional





Table 8.1.a. Quantitative Disclosure of Operational Risk - Bank Individually

(dalam jutaan Rupiah)  
(in million Rupiah)

|  |                     | 31 Desember 2021<br>December 31, 2021                                                           |                                |                     |
|--|---------------------|-------------------------------------------------------------------------------------------------|--------------------------------|---------------------|
|  | ATMR                | Pendapatan Bruto<br>(Rata-rata 3<br>tahun terakhir *)<br>Gross Income<br>(Average 3 Last Year)* | Beban Modal<br>Capital Expense | ATMR                |
|  | (5)                 | (6)                                                                                             | (7)                            | (8)                 |
|  | 1.764.311,73        | 1.257.004,00                                                                                    | 150.556,00                     | 1.881.945,00        |
|  | <b>1.764.311,73</b> | <b>1.257.004,00</b>                                                                             | <b>150.556,00</b>              | <b>1.881.945,00</b> |

\*) For Banks that use the Basic Indicator Approach in calculating Operational Risk



# 06

## Tanggung Jawab Sosial Perusahaan

*Corporate Social  
Safety Responsibility*



Pelaksanaan program Tanggung Jawab Sosial dan Lingkungan merupakan wujud komitmen Bank untuk memberikan kontribusi positif kepada pemangku kepentingan. Upaya tersebut juga sejalan dengan komitmen untuk mendukung tercapainya Tujuan Pembangunan Berkelanjutan.

The implementation of the Social and Environmental Responsibility program is a manifestation of the Bank's commitment to contribute positively to its stakeholders. These efforts are also in line with the commitment to support the achievement of Sustainable Development Goals.





# Laporan Keberlanjutan

## Sustainability Report



➤ //Bank Artha Graha Internasional secara konsisten menjalankan program Tanggung Jawab Sosial dan Lingkungan sebagai wujud komitmen Bank untuk memberikan manfaat dan nilai tambah bagi seluruh pemangku kepentingan.//

*//Bank Artha Graha Internasional consistently implements the Social and Environmental Responsibility program as a form of the Bank's commitment to providing benefits and added value to all stakeholders.//*



Bank Artha Graha Internasional berkomitmen untuk menjalankan pengembangan usaha yang tidak semata untuk mengejar keuntungan finansial belaka. Bank harus juga dapat memberikan manfaat bagi seluruh pemangku kepentingan, dengan menjalankan program Tanggung Jawab Sosial Perusahaan atau *Corporate Social Safety Responsibility* (CSSR). Sejalan dengan itu, Bank Artha Graha Internasional juga berkomitmen untuk turut berpartisipasi aktif dalam upaya pelestarian lingkungan sesuai dengan kapasitasnya.

Program CSSR yang dijalankan Bank terutama ditujukan untuk masyarakat yang berada disekitar wilayah operasi Bank dengan fokus pada bidang kesehatan, pendidikan dan *community development*.

Pembahasan terkait kegiatan tanggung jawab sosial dan lingkungan Bank Artha Graha Internasional dan pelaksanaan prinsip keuangan berkelanjutan Bank Artha Graha Internasional dapat dilihat pada Laporan Keberlanjutan yang dibuat dalam buku yang terpisah namun menjadi bagian yang tidak terpisahkan dari Laporan Tahunan ini.

*Bank Artha Graha Internasional is committed to carrying out business development that is not only for the pursuit of financial gain. The Bank shall also be able to benefit all stakeholders by implementing the Corporate Social Safety Responsibility (CSSR) program. Accordingly, Bank Artha Graha Internasional is also committed to actively participating in environmental conservation efforts based on its capacity.*

*The Bank's CSSR program is primarily aimed at communities around the Bank's operational area, focusing on health, education, and community development.*

*Discussion related to Bank Artha Graha Internasional social and environmental responsibility activities and the implementation of the Bank's sustainable finance principles is available in the Sustainability Report, which is made in a separate book but is an integral part of this Annual Report.*



# Cross-Reference dengan Surat Edaran OJK No. 16/SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik

Cross-Reference with OJK Circular Letter No. 16/SEOJK.04/2021  
Concerning the Form and Content of Annual Reports of Issuers  
or Public Companies

| Bentuk Laporan Tahunan<br>Annual Report Format |                                                                                                                                                                                                                                                                                                                                                                                                   | Halaman<br>Page |
|------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| 1.                                             | Laporan Tahunan disajikan dalam bentuk dokumen cetak dan salinan dokumen elektronik.<br><i>The Annual Report is presented in the form of printed and electronic documents.</i>                                                                                                                                                                                                                    | √               |
| 2.                                             | Laporan Tahunan yang disajikan dalam bentuk dokumen cetak, dicetak pada kertas yang berwarna terang, berkualitas baik, berukuran A4, dijilid, dan dapat diperbanyak dengan kualitas yang baik.<br><i>The Annual Report is presented in the form of a printed document, printed on light colored paper, of good quality, A4 size, bound, and can be reproduced with good quality.</i>              | √               |
| 3.                                             | Laporan Tahunan dapat menyajikan informasi berupa gambar, grafik, tabel, dan/atau diagram dengan mencantumkan judul dan/atau keterangan yang jelas, sehingga mudah dibaca dan dipahami.<br><i>The Annual Report may present information in the form of pictures, graphs, tables, and/or diagrams by including clear titles and/or descriptions, so that they are easy to read and understand.</i> | √               |
| 4.                                             | Laporan Tahunan yang disajikan dalam bentuk dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam portable document format (PDF).<br><i>The Annual Report presented in the form of an electronic document is the Annual Report converted into a portable document format (PDF).</i>                                                                                                  | √               |
| Isi Laporan Tahunan<br>Annual Report Contents  |                                                                                                                                                                                                                                                                                                                                                                                                   | Halaman<br>Page |
| Ketentuan Umum<br>General Terms                |                                                                                                                                                                                                                                                                                                                                                                                                   |                 |
| 1.                                             | Laporan Tahunan paling sedikit memuat:<br><i>The Annual Report shall at least include the following information:</i>                                                                                                                                                                                                                                                                              |                 |
| a.                                             | ikhtisar data keuangan penting;<br><i>an overview of important financial data;</i>                                                                                                                                                                                                                                                                                                                | 16-22           |
| b.                                             | informasi saham (jika ada);<br><i>share information (if any);</i>                                                                                                                                                                                                                                                                                                                                 | 25-26           |
| c.                                             | laporan Direksi;<br><i>board of Directors' report;</i>                                                                                                                                                                                                                                                                                                                                            | 46-56           |
| d.                                             | laporan Dewan Komisaris;<br><i>board of Commissioners' report;</i>                                                                                                                                                                                                                                                                                                                                | 36-45           |
| e.                                             | profil Emiten atau Perusahaan Publik;<br><i>issuer or Public Company profiles;</i>                                                                                                                                                                                                                                                                                                                | 58-115          |
| f.                                             | analisis dan pembahasan manajemen;<br><i>management discussion and analysis;</i>                                                                                                                                                                                                                                                                                                                  | 116-187         |
| g.                                             | tata kelola Emiten atau Perusahaan Publik;<br><i>issuer or Public Company governance;</i>                                                                                                                                                                                                                                                                                                         | 188-462         |
| h.                                             | tanggung jawab sosial dan lingkungan Emiten atau Perusahaan Publik;<br><i>issuer or Public Company social and environmental responsibility;</i>                                                                                                                                                                                                                                                   | 462-464         |
| i.                                             | laporan keuangan tahunan yang telah diaudit; dan<br><i>audited annual financial statements; and</i>                                                                                                                                                                                                                                                                                               | 486             |
| j.                                             | surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan.<br><i>a statement from the Board of Directors and the Board of Commissioners on their responsibility for the Annual Report;</i>                                                                                                                                                         | 486-487         |





| Isi Laporan Tahunan<br>Annual Report Contents |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Halaman<br>Page |
|-----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| I.                                            | Ikhtisar Data Keuangan Penting<br>Financial Highlights                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                 |
| A.                                            | Ikhtisar Data Keuangan Penting<br>Financial Highlights                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                 |
| a.                                            | <p>Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun, paling sedikit memuat:</p> <p><i>Financial Highlights includes financial information presented in the form of comparison for 3 (three) financial years, or since starting a business if the Issuer's or the Public Company's business activities are less than 3 (three) years, and should at least include:</i></p> <ol style="list-style-type: none"> <li>pendapatan/penjualan;<br/><i>revenue/sales;</i></li> <li>laba bruto;<br/><i>gross profit;</i></li> <li>laba (rugi);<br/><i>profit (loss);</i></li> <li>jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali;<br/><i>total profit (loss) attributable to owners of the parent and non-controlling interests;</i></li> <li>total laba (rugi) komprehensif;<br/><i>total comprehensive profit (loss);</i></li> <li>jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali;<br/><i>total comprehensive profit (loss) attributable to owners of the parent and non- controlling interests;</i></li> <li>laba (rugi) per saham;<br/><i>profit (loss) per share;</i></li> <li>jumlah aset;<br/><i>total assets;</i></li> <li>jumlah liabilitas;<br/><i>total liabilities;</i></li> <li>jumlah ekuitas;<br/><i>total equities;</i></li> <li>rasio laba (rugi) terhadap jumlah aset;<br/><i>profit (loss) to total assets ratio;</i></li> <li>rasio laba (rugi) terhadap ekuitas;<br/><i>profit (loss) to equity ratio;</i></li> <li>rasio laba (rugi) terhadap pendapatan/penjualan;<br/><i>profit (loss) to revenue/sales ratio;</i></li> <li>rasio lancar;<br/><i>current ratio;</i></li> <li>rasio liabilitas terhadap ekuitas;<br/><i>liabilities to equity ratio;</i></li> <li>rasio liabilitas terhadap jumlah aset; dan<br/><i>liabilities to total assets ratio;</i></li> <li>informasi dan rasio keuangan lainnya yang relevan dengan Emiten atau Perusahaan Publik dan jenis industrinya;<br/><i>other information and financial ratios relevant to the Issuer or a Public Company and its industry type;</i></li> </ol> | 16-22           |



| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Halaman<br>Page |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <p><b>B. INFORMASI SAHAM</b><br/><i>SHARE INFORMATION</i></p> <p>Informasi saham bagi Perusahaan Terbuka paling sedikit memuat:<br/><i>Share information for a Public Company shall at least contain:</i></p> <ol style="list-style-type: none"> <li>saham yang telah diterbitkan untuk setiap masa triwulan (jika ada) yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit meliputi:<br/><i>shares issued for each quarter are presented in the form of comparison for the last 2 (two) years, to include at least</i> <ol style="list-style-type: none"> <li>jumlah saham yang beredar;<br/><i>total outstanding shares;</i></li> <li>kapitalisasi pasar berdasarkan harga pada Bursa Efek tempat saham dicatatkan;<br/><i>market capitalization based on the price on the Stock Exchange where the securities are listed;</i></li> <li>harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada Bursa Efek tempat saham dicatatkan; dan<br/><i>the highest, lowest, and closing share price based on the Stock Exchange where the securities are listed; and</i></li> <li>volume perdagangan pada Bursa Efek tempat saham dicatatkan;<br/><i>the volume of trading on the Stock Exchange where the securities are listed;</i></li> </ol> <p>Informasi pada huruf b), huruf c), dan huruf d) hanya diungkapkan jika Emiten merupakan Perusahaan Terbuka dan sahamnya tercatat di Bursa Efek;<br/><i>Information on the letter b), c), and d) is only disclosed if the shares are listed on the Stock Exchange;</i></p> </li> <li>dalam hal terjadi aksi korporasi, seperti pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, dan perubahan nilai nominal saham, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai:<br/><i>in the event of a corporate action that causes changes in shares, such as stock splits, reverse stock, stock dividends, bonus shares, changes in the shares' nominal value, conversion securities issuance, as well as capital additions and deductions, share information as referred to in number 1) shall be added with, at least, explanation regarding:</i> <ol style="list-style-type: none"> <li>tanggal pelaksanaan aksi korporasi;<br/><i>corporate action execution date;</i></li> <li>rasio pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, dan perubahan nilai nominal saham;<br/><i>the ratio of stock splits, reverse stock, stock dividends, bonus shares, the number of convertible securities issued, and changes in the nominal value of shares;</i></li> <li>jumlah saham beredar sebelum dan sesudah aksi korporasi; dan<br/><i>the number of shares outstanding before and after the corporate action; and</i></li> <li>harga saham sebelum dan sesudah aksi korporasi;<br/><i>share price before and after the corporate action;</i></li> </ol> </li> <li>dalam hal terjadi penghentian sementara perdagangan saham (<i>suspension</i>), dan/atau penghapusan pencatatan saham (<i>delisting</i>) dalam tahun buku, Emiten atau Perusahaan Publik menjelaskan alasan penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau penghapusan pencatatan saham (<i>delisting</i>) tersebut; dan<br/><i>in the event of share trading temporary suspension (suspension) and/or shares delisting during the fiscal year, the shares' suspension and/or delisting reasons shall be explained; and</i></li> <li>dalam hal penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau penghapusan pencatatan saham (<i>delisting</i>) sebagaimana dimaksud pada angka 3) masih berlangsung hingga akhir periode Laporan Tahunan, Emiten atau Perusahaan Publik menjelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau penghapusan pencatatan saham (<i>delisting</i>) tersebut;<br/><i>if the share trading temporary suspension as referred to in number 3) and/or the delisting process is still ongoing until the end of the Annual Report period, the actions taken to resolve the temporary suspension of share trading and/or cancellation of the share listing (delisting) shall be explained.</i></li> </ol> | 25-26           |
| <p><b>C. LAPORAN DIREKSI</b><br/><i>BOARD OF DIRECTORS REPORT</i></p> <p>Laporan Direksi paling sedikit memuat uraian singkat mengenai:<br/><i>The Board of Directors' Report shall, at the minimum, contain a brief description of:</i></p> <ol style="list-style-type: none"> <li>kinerja Emiten atau Perusahaan Publik, paling sedikit memuat:<br/><i>the Board of Directors' report shall, at the minimum, contain a brief description of:</i> <ol style="list-style-type: none"> <li>strategi dan kebijakan strategis Emiten atau Perusahaan Publik;<br/><i>the strategy and strategic policy of the Issuer or Public Company;</i></li> <li>peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik;<br/><i>the Board of Directors' role in formulating strategies and strategic policies of Issuers or Public Companies;</i></li> <li>proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik;<br/><i>the process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy;</i></li> <li>perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik; dan<br/><i>comparison between the results achieved and those targeted by the Issuer or Public Company; and</i></li> <li>kendala yang dihadapi Emiten atau Perusahaan Publik;<br/><i>the constraints faced by the Issuer or Public Company;</i></li> </ol> </li> <li>gambaran tentang prospek usaha Emiten atau Perusahaan Publik; dan<br/><i>business prospects overview of the Issuer or Public Company; and</i></li> <li>penerapan tata kelola Emiten atau Perusahaan Publik.<br/><i>governance implementation of the Issuer or Public Company.</i></li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 46-56           |



| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |         | Halaman<br>Page |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|-----------------|
| D. LAPORAN DEWAN KOMISARIS<br>BOARD OF COMMISSIONER REPORT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |         | 36-45           |
| a. Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai:<br><i>The Board of Commissioners' Report shall, at the minimum, contain a brief description of:</i>                                                                                                                                                                                                                                                                                                                                                                                                 |         |                 |
| 1. penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi;<br><i>the Board of Directors' performance evaluation regarding the management of Issuers or Public Companies, including the supervision of the Board of Commissioners in the strategies formulation and implementation for Issuers or Public Companies carried out by the Board of Directors;</i>                                          |         |                 |
| 2. pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi; dan<br><i>view on the business prospects of the Issuer or Public Company prepared by the Board of Directors; and</i>                                                                                                                                                                                                                                                                                                                                                                 |         |                 |
| 3. pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik.<br><i>view on the Issuer or Public Company's application of governance.</i>                                                                                                                                                                                                                                                                                                                                                                                                                            |         |                 |
| E. PROFIL EMITEN ATAU PERUSAHAAN PUBLIK<br>PROFILE OF THE ISSUER OR PUBLIC COMPANY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |         |                 |
| Profil Emiten atau Perusahaan Publik paling sedikit memuat informasi:<br><i>Profile of the Issuer or Public Company contains, at the minimum, information of:</i>                                                                                                                                                                                                                                                                                                                                                                                                             |         |                 |
| 1. nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku;<br><i>the name of the Issuer or Public Company, including if there was any change of name, the reason for the change, and effective date of the name change during the fiscal year;</i>                                                                                                                                                                                                                                 | 60      |                 |
| 2. akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi:<br><i>access to Issuer or Public Company, including any branch offices or representative offices which allows the public access to information on the Issuer or Public Company, including:</i>                                                                                                                                                                        | 60-61   |                 |
| a. alamat;<br><i>address;</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |         |                 |
| b. nomor telepon;<br><i>telephone number;</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |         |                 |
| c. alamat surat elektronik; dan<br><i>electronic mail address; and</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |         |                 |
| d. alamat situs web;<br><i>web site address;</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |         |                 |
| 3. riwayat singkat Emiten atau Perusahaan Publik;<br><i>a brief history of Issuer or Public Company;</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 62-64   |                 |
| 4. visi dan misi Emiten atau Perusahaan Publik serta budaya perusahaan ( <i>corporate culture</i> ) atau nilai-nilai perusahaan;<br><i>the vision and mission of the Issuer or Public Company as well as the corporate culture or corporate values;</i>                                                                                                                                                                                                                                                                                                                       | 77-79   |                 |
| 5. kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan;<br><i>business activities according to the last articles of association, the business activities carried out during the fiscal year, as well as the type of goods and/or services produced;</i>                                                                                                                                                                                                                          | 66-75   |                 |
| 6. wilayah operasional Emiten atau Perusahaan Publik; wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan dengan nama dan jabatan;<br><i>the operational area of the Issuer or Public Company; the operational area is the area or area for the implementation of operational activities or the range of the company's operating activities;</i>                                                                                                                                           | 112-115 |                 |
| 7. struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan;<br><i>the organizational structure of the Issuer or Public Company in the form of a chart, at the minimum, the structure of 1 (one) level below the Board of Directors including committees under the Board of Directors (if any) and the Board of Commissioners, accompanied by names and positions;</i> | 80-81   |                 |
| 8. daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan;<br><i>a list of industry association memberships both on a national and international scale related to the implementation of sustainable finance;</i>                                                                                                                                                                                                                                                                          | 76      |                 |



| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Halaman<br>Page |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <p>9. profil Direksi, paling sedikit memuat:<br/><i>the profile of Directors, to at least include:</i></p> <ul style="list-style-type: none"> <li>a. nama dan jabatan yang sesuai dengan tugas dan tanggung jawab;<br/><i>the name and position per the duties and responsibilities;</i></li> <li>b. foto terbaru;<br/><i>the recent photograph;</i></li> <li>c. usia;<br/><i>age;</i></li> <li>d. kewarganegaraan;<br/><i>nationality;</i></li> <li>e. riwayat pendidikan dan/atau sertifikasi;<br/><i>educational and/or certification history;</i></li> <li>f. riwayat jabatan, meliputi informasi:<br/><i>position history, including information on:</i> <ul style="list-style-type: none"> <li>1) dasar hukum pengangkatan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan;<br/><i>the legal basis of appointment as a member of the Board of Directors of the Issuer or Public Company concerned;</i></li> <li>2) rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik.<br/>Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan<br/><i>concurrent positions, either as a member of the Board of Directors, member of the Board of Commissioners, and/or committee member, and other positions inside and outside the Issuer or Public Company. If a member of the Board of Directors does not have concurrent positions, then this is disclosed; and</i></li> <li>3) pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik.<br/><i>period of work experience both inside and outside the Issuer or Public Company.</i></li> </ul> </li> <li>g. hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut; dan<br/><i>affiliation with other members of the Board of Directors, members of the Board of Commissioners, major shareholders, and controllers either directly or indirectly to individual owners, including the names of affiliated parties. If the member has no affiliation relationship, the Issuer or Public Company shall disclose this matter; and</i></li> <li>h. perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut.<br/><i>changes in the composition of the members of the Board of Directors and the reasons for the changes. If there is no change in the composition of the members of the Board of Directors, this matter shall be disclosed.</i></li> </ul> | 86-91           |



| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Halaman<br>Page |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <p>10. profil Dewan Komisaris, paling sedikit memuat:<br/>the profile of Board of Commissioners, to at least include:</p> <ul style="list-style-type: none"> <li>a. nama dan jabatan;<br/>the name and position;</li> <li>b. foto terbaru;<br/>the recent photograph;</li> <li>c. usia;<br/>age;</li> <li>d. kewarganegaraan;<br/>nationality;</li> <li>e. riwayat pendidikan dan/atau sertifikasi;<br/>educational and/or certification history;</li> <li>f. riwayat jabatan, meliputi informasi:<br/>position history, including information on: <ul style="list-style-type: none"> <li>1) dasar hukum pengangkatan sebagai anggota Dewan Komisaris;<br/>the legal basis of appointment as a member of the Board of Commissioners of the Issuer or Public Company concerned;</li> <li>2) dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen pada Emiten atau Perusahaan Publik yang bersangkutan;<br/>the legal basis for the first appointment as a member of the Board of Commissioners who is an independent commissioner of the Issuer or Public Company concerned;</li> <li>3) rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan<br/>concurrent positions, either as a member of the Board of Commissioners, member of the Board of Directors, and/or committee member, and other positions inside and outside the Issuer or Public Company. If a member of the Board of Commissioners does not have concurrent positions, then this is disclosed; and</li> <li>4) pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik.<br/>period of work experience both inside and outside the Issuer or Public Company.</li> </ul> </li> <li>g. hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi; Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut;<br/>affiliation with other members of the Board of Commissioners, major shareholders, and controllers either directly or indirectly to individual owners, including the names of affiliated parties. If the member has no affiliation relationship, the Issuer or Public Company shall disclose this matter; and</li> <li>h. pernyataan independensi Komisaris Independen dalam hal Komisaris Independen telah menjabat lebih dari 2 (dua) periode; dan<br/>Statement of independence of the Independent Commissioner in the event that the Independent Commissioner has served more than 2 (two) terms; and</li> <li>i. perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut.<br/>changes in the composition of the Board of Commissioners and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this matter shall be disclosed.</li> </ul> | 82-85           |
| <p>11. dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya;<br/>in the event of changes in the composition of the Board of Directors and/or the Board of Commissioners members that occurred after the fiscal year ends until the deadline for submission of the Annual Report, the composition to be included in the Annual Report is the latest and the previous composition of the Board of Directors and/or the Board of Commissioners members;</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | N/A             |
| <p>12. jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku; Pengungkapan informasi dapat disajikan dalam bentuk tabel.<br/>number of employees by gender, position, age, education level, and employment status (permanent/contracted) in the fiscal year; Disclosure of information can be presented in tabular form.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 96-98           |
| <p>13. nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai:<br/>shareholders names and ownership percentage at the beginning and end of the fiscal year, which consists of information regarding:</p> <ul style="list-style-type: none"> <li>a. pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik;<br/>shareholders who own 5% (five percent) or more shares of the Issuer or Public Company;</li> <li>b. anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut; dan<br/>members of the Board of Directors and members of the Board of Commissioners who own shares in the Issuer or Public Company. If all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, then this matter is disclosed; and</li> <li>c. kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik; Informasi di atas dapat disajikan dalam bentuk tabel.<br/>community shareholder group, namely the group of shareholders whom each own less than 5% (five percent) of the shares of the Issuer or Public Company; The above information can be presented in tabular form.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 99              |



| Isi Laporan Tahunan<br>Annual Report Contents |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Halaman<br>Page |
|-----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| 14.                                           | <p>persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris; Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut.</p> <p><i>the shares' indirect ownership percentage of the Issuer or Public Company by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the fiscal year, including information on shareholders registered in the shareholder register for the benefit of indirect ownership of members of the Board of Directors and the Board of Commissioners; If all members of the Board of Directors and/or Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, this matter shall be disclosed.</i></p>                                                                                                                                                                                                                                                                         | 100             |
| 15.                                           | <p>jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi:</p> <p><i>the number of shareholders and the percentage of ownership at the fiscal year-end based on the classification of:</i></p> <ul style="list-style-type: none"> <li>a. kepemilikan institusi lokal;<br/><i>local institutions ownership;</i></li> <li>b. kepemilikan institusi asing;<br/><i>foreign institutional ownership;</i></li> <li>c. kepemilikan individu lokal; dan<br/><i>local individual ownership; and</i></li> <li>d. kepemilikan individu asing.<br/><i>foreign individual ownership.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 101             |
| 16.                                           | <p>informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan;</p> <p><i>information regarding the major and controlling shareholders of the Issuer or Public Company, either directly or indirectly, to the individual owners, presented in the form of schematics or charts;</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 101             |
| 17.                                           | <p>nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama; Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut;</p> <p><i>the name of the subsidiary, associate, joint venture company where the Issuer or Public Company has joint control of the entity (if any), along with the percentage of share ownership, line of business, total assets, and operating status of the subsidiary, associated company, joint venture company; For a subsidiary, information about the address of the subsidiary is added;</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 105             |
| 18.                                           | <p>kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (stock split), penggabungan saham (reverse stock), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada);</p> <p><i>a chronological listing of shares, number of shares, nominal value, and the offer price from the start of recording until the end of the financial year and the name of the Stock Exchange where the shares of the Issuer or Public Company are listed, including stock splits, reverse stock, stock dividends, bonus shares, and changes in the nominal value of shares, implementation of conversion effects, implementation of capital additions and subtractions (if any);</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 99-101          |
| 19.                                           | <p>informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18), yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada);</p> <p><i>other securities listing information other than the securities as referred to in number 18), which have not yet matured in the fiscal year, at least contain the name of the securities, year of issue, interest rate/yield, maturity date, offering value, and securities rating (if any);</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 105             |
| 20.                                           | <p>informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliannya meliputi:</p> <p><i>information on the use of the services of a public accountant (AP) and a public accounting firm (KAP) and their networks/associations/allies include:</i></p> <ul style="list-style-type: none"> <li>a. nama dan alamat;<br/><i>name and address;</i></li> <li>b. periode penugasan;<br/><i>assignment period;</i></li> <li>c. informasi jasa audit dan/atau non audit yang diberikan;<br/><i>information on audit and/or non-audit services provided;</i></li> <li>d. biaya jasa (fee) audit dan/atau non audit untuk masing-masing penugasan yang diberikan selama tahun buku; dan<br/><i>audit and/or non-audit fee for each assignment given during the fiscal year; and</i></li> <li>e. dalam hal AP dan KAP beserta jaringan/asosiasi/aliannya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut; dan Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/aliannya dapat disajikan dalam bentuk tabel.<br/><i>if AP and KAP and their networks/associations/allies, which are appointed do not provide non-audit services, then the information is disclosed; and Disclosure of information on the use of AP and KAP services and their networks/associations/allies can be presented in tabular form.</i></li> </ul> | 315-316         |
| 21.                                           | <p>nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP.</p> <p><i>name and address of capital market supporting institutions and/or professions other than AP and KAP.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 106             |





| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Halaman<br>Page |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <b>F. ANALISIS DAN PEMBAHASAN MANAJEMEN</b><br><b>MANAGEMENT DISCUSSION AND ANALYSIS</b><br>Analisis dan pembahasan manajemen memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam tahun buku, yaitu paling sedikit memuat:<br><i>Management Discussion and Analysis shall include analysis and discussion of the financial statements and other important information with an emphasis on material changes that occurred during the fiscal year, to at least have:</i> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                 |
| 1.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | tinjauan operasi per segmen operasi sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai:<br><i>a review of operations per operating segment based on the Issuer or Public Company's type of industry, to name a few:</i><br>a. produksi, yang meliputi proses, kapasitas, dan perkembangannya;<br><i>production, including the process, capacity, and its development;</i><br>b. pendapatan/penjualan; dan<br><i>revenue/sales; and</i><br>c. profitabilitas.<br><i>profitability.</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 126-129         |
| 2.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai:<br><i>comprehensive financial performance including a comparison of financial performance in the last 2 (two) years, an explanation of the cause of any changes and the impact of such changes, to name a few:</i><br>a. aset lancar, aset tidak lancar, dan total aset;<br><i>current assets, non-current assets, and total assets;</i><br>b. liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas;<br><i>short-term liabilities, long-term liabilities, and total liabilities;</i><br>c. ekuitas;<br><i>equity;</i><br>d. pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; dan<br><i>revenue/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss); and</i><br>e. arus kas.<br><i>cash flow.</i> | 130-142         |
| 3.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | kemampuan membayar utang dengan menyajikan perhitungan rasio yang relevan;<br><i>ability to pay the debt by presenting the relevant ratios;</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 143-144         |
| 4.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | tingkat kolektibilitas piutang Emiten atau Perusahaan Publik dengan menyajikan perhitungan rasio yang relevan;<br><i>the collectibility level of the Issuer's or Public Company's receivables by presenting the relevant ratio calculations;</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 144             |
| 5.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | struktur modal ( <i>capital structure</i> ) dan kebijakan manajemen atas struktur modal ( <i>capital structure</i> ) tersebut disertai dasar penentuan kebijakan dimaksud;<br><i>capital structure and management policies on capital structure accompanied by the basis for determining the policy;</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 145-147         |
| 6.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | bahasan mengenai ikatan yang material untuk investasi barang modal dengan penjelasan paling sedikit meliputi:<br><i>discussion on material commitments for capital investments with explanations, to name a few:</i><br>a. tujuan dari ikatan tersebut;<br><i>the purpose of such commitments;</i><br>b. sumber dana yang diharapkan untuk memenuhi ikatan tersebut;<br><i>sources of funds to meet such commitments;</i><br>c. mata uang yang menjadi denominasi; dan<br><i>currency-denominated; and</i><br>d. langkah yang direncanakan Emiten atau Perusahaan Publik untuk melindungi risiko dari posisi mata uang asing yang terkait.<br><i>planned measures by the Issuer or Public Company to cover the risks of foreign currency positions.</i>                                                                                                                                                                                                                                                                                           | 149             |
| 7.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir, paling sedikit meliputi:<br><i>discussion regarding capital goods investments realized in the last fiscal year, to name a few:</i><br>a. jenis investasi barang modal;<br><i>type of capital goods investments;</i><br>b. tujuan investasi barang modal; dan<br><i>capital goods investment objectives; and</i><br>c. nilai investasi barang modal yang dikeluarkan.<br><i>value of capital goods investments realized.</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 149             |
| 8.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada);<br><i>material information and facts occurring after the date of the auditor's report (if any);</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 149             |
| 9.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya;<br><i>business prospects of the Issuer or Public Company based on the condition of the industry the general economy, and the international markets supporting quantitative data from trusted data sources;</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 163             |



| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Halaman<br>Page |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <p>10. perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai:<br/> <i>comparison between the targets/projections at the beginning of the year with the results achieved (realized), including:</i></p> <ul style="list-style-type: none"> <li>a. pendapatan/penjualan;<br/> <i>revenue/sales;</i></li> <li>b. laba (rugi);<br/> <i>profit (loss);</i></li> <li>c. struktur modal (<i>capital structure</i>); atau<br/> <i>capital structure; or</i></li> <li>d. hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik.<br/> <i>other matters that are considered important for the Issuer or Public Company.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 150-151         |
| <p>11. target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai:<br/> <i>targets/projections to be achieved by the Issuer or Public Company for one (1) year ahead, including:</i></p> <ul style="list-style-type: none"> <li>a. pendapatan/penjualan;<br/> <i>revenues / sales;</i></li> <li>b. laba (rugi);<br/> <i>profit (loss)</i></li> <li>c. struktur modal (<i>capital structure</i>);<br/> <i>capital structure;</i></li> <li>d. kebijakan dividen; atau<br/> <i>dividend policy; or</i></li> <li>e. hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik.<br/> <i>other matters that are considered important for the Issuer or Public Company.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 151-152         |
| <p>12. aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar;<br/> <i>The Issuer or Public Company's marketing of goods and/or services, at least including the marketing strategy and market share;</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 124-125         |
| <p>13. uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit:<br/> <i>description of dividends for the last 2 (two) fiscal years, at least:</i></p> <ul style="list-style-type: none"> <li>a. kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih;<br/> <i>dividend policy, which includes information on the percentage of dividends distributed to net income;</i></li> <li>b. tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas;<br/> <i>date of payment of cash dividends and/or date of distribution of non-cash dividends;</i></li> <li>c. jumlah dividen per saham (kas dan/atau non kas); dan<br/> <i>the amount of dividends per share (cash and/or non-cash); and</i></li> <li>d. jumlah dividen per tahun yang dibayar.<br/> <i>the amount of dividends paid annually.</i></li> </ul> <p>Pengungkapan informasi dapat disajikan dalam bentuk tabel. Dalam hal Emiten atau Perusahaan Publik tidak membagikan dividen dalam 2 (dua) tahun terakhir, maka diungkapkan mengenai hal tersebut.<br/> <i>Disclosure of information can be presented in tabular form. If the Issuer or Public Company does not distribute dividends in the last 2 (two) years, this matter shall be disclosed.</i></p> | 152             |
| <p>14. realisasi penggunaan dana hasil Penawaran Umum, dengan ketentuan:<br/> <i>realization of the use of proceeds from the public offering, provided that:</i></p> <ul style="list-style-type: none"> <li>a. dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil Penawaran Umum secara kumulatif sampai dengan akhir tahun buku; dan<br/> <i>if, during the fiscal year, the Issuer must submit a report on the realization of the use of funds, then the realization of the cumulative use of the proceeds from the public offering shall be disclosed until the end of the fiscal year; and</i></li> <li>b. dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, maka Emiten menjelaskan perubahan tersebut.<br/> <i>if there is a change in the use of funds as regulated in the Financial Services Authority Regulation regarding the report on the realization of the use of the proceeds from the public offering, the Issuer shall explain the change.</i></li> </ul>                                                                                                               | 152             |



| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Halaman<br>Page |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <p>15. informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi Afiliasi, dan transaksi yang mengandung benturan kepentingan, yang terjadi pada tahun buku, antara lain memuat:</p> <p><i>material information (if any), among others regarding investment, expansion, divestment, business merger/consolidation, acquisition, debt/capital restructuring, material transactions, affiliated transactions, and conflict of interest transactions, which occurred during the fiscal year, at least containing:</i></p> <ul style="list-style-type: none"> <li>a. tanggal, nilai, dan objek transaksi;<br/><i>the date, value, and object of the transaction;</i></li> <li>b. nama pihak yang melakukan transaksi;<br/><i>the name of the party conducting the transaction;</i></li> <li>c. sifat hubungan Afiliasi (jika ada);<br/><i>the nature of the affiliation relationship (if any);</i></li> <li>d. penjelasan mengenai kewajaran transaksi;<br/><i>explanation of the fairness of the transaction;</i></li> <li>e. pemenuhan ketentuan terkait; dan<br/><i>compliance with related provisions; and</i></li> <li>f. dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf a) sampai dengan huruf e), Emiten atau Perusahaan Publik juga mengungkapkan informasi:<br/><i>if there is an affiliation relationship, in addition to disclosing the information as referred to in letter a) to letter e), the Issuer or Public Company also discloses information</i> <ul style="list-style-type: none"> <li>1) pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (<i>arms-length principle</i>); dan<br/><i>a statement from the Board of Directors that the affiliate transaction has gone through adequate procedures to ensure that the affiliate transaction is carried out following generally accepted business practices, among others, by complying with the arms length principle; and</i></li> <li>2) peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (<i>arms-length principle</i>).<br/><i>the role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out following generally accepted business practices, among others, by complying with the arms length principle.</i></li> </ul> </li> <li>g. untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan; Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut.<br/><i>for affiliated or material transactions, which are business activities carried out to generate business income and are carried out regularly, repeatedly, and/or continuously, an explanation is added that the affiliated or material transactions are business activities carried out to generate operating income. and run regularly, repeatedly, and/or continuously; If the affiliated or material transactions have been disclosed in the annual financial statements, additional information regarding the disclosure reference in the annual financial statements is added.</i></li> <li>h. untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut;<br/><i>for disclosure of affiliated transactions and/or conflict of interest transactions resulting from the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, additional information regarding the date of the GMS which approved the affiliated transactions and/or conflict of interest transactions is added;</i></li> <li>i. dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut.<br/><i>if there is no affiliated transaction and/or conflict of interest transaction; then this matter shall be disclosed.</i></li> </ul> | 153-158         |
| <p>16. perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap Emiten atau Perusahaan Publik dan dampaknya terhadap laporan keuangan (jika ada); dan<br/><i>changes in regulations and legislation that significantly impact the Issuer or Public Company and the impact on the financial statements (if any); and</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 159-161         |
| <p>17) perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada).<br/><i>changes in accounting policies, reasons, and impact on the financial statements (if any).</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 161             |



| Isi Laporan Tahunan<br>Annual Report Contents | Halaman<br>Page |
|-----------------------------------------------|-----------------|
|-----------------------------------------------|-----------------|

# G. TATA KELOLA EMITEN ATAU PERUSAHAAN PUBLIK

## CORPORATE GOVERNANCE OF ISSUER OR PUBLIC COMPANY

Tata kelola Emiten atau Perusahaan Publik paling sedikit memuat uraian singkat mengenai:

The governance of the Issuer or Public Company shall, at the minimum, contain a brief description of:

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| 1. RUPS, paling sedikit memuat:<br>GMS, at the minimum, contains:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 201-211 |
| a. Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi:<br>Information regarding the resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year include: <ul style="list-style-type: none"> <li>1) keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan<br/>the GMS' resolutions in the fiscal year and 1 (one) year before the fiscal year are realized in the fiscal year; and</li> <li>2) keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan;<br/>resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year that has not been realized and the reasons for not realizing them;</li> </ul> |         |
| b. dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut.<br>if the Issuer or Public Company uses an independent party in the conduct of the GMS to calculate the votes, then this matter shall be disclosed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |         |
| 2. Direksi, paling sedikit memuat:<br>The Board of Directors, at the minimum, contains:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 232-242 |
| a. tugas dan tanggung jawab masing-masing anggota Direksi;<br>duties and responsibilities of each member of the Board of Directors;<br>Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel;<br>The duties and responsibilities of each member of the Board of Directors are described and can be presented in tabular form;                                                                                                                                                                                                                                                                                                                                                                                                                                |         |
| b. pernyataan bahwa Direksi memiliki pedoman atau piagam (charter) Direksi;<br>a statement that the Board of Directors has guidelines or charter for the Board of Directors;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |         |
| c. kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel;<br>policies and implementation of the Board of Directors' meeting frequency, Board of Directors' meeting with the Board of Commissioners, and the Board of Directors member's attendance level in the meeting including attendance at the GMS; Information on the Board of Directors member's level of attendance at the meeting of the Board of Directors, the meeting of the Board of Directors with the Board of Commissioners, or the GMS can be presented in tabular form;      |         |
| d. pelatihan dan/atau peningkatan kompetensi anggota Direksi:<br>training and/or competency improvement of the Board of Directors members: <ul style="list-style-type: none"> <li>1) kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan<br/>training and/or improving the competence of members of the Board of Directors policy, including an orientation program for newly appointed members of the Board of Directors (if any); and</li> <li>2) pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada);<br/>training and/or competency improvement attended by members of the Board of Directors in the fiscal year (if any);</li> </ul>                                      |         |
| e. penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat:<br>the Board of Directors' assessment of the performance of the committees that support the implementation of the Board of Directors' duties for the fiscal year shall at least contain: <ul style="list-style-type: none"> <li>1) prosedur penilaian kinerja; dan<br/>performance appraisal procedures; and</li> <li>2) kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan<br/>the criteria used, such as performance achievements during the fiscal year, competence and attendance at meetings; and</li> </ul>                                                                                                                          |         |
| f. dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut.<br>if the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this matter shall be disclosed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |         |



| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Halaman<br>Page |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <p>3. Dewan Komisaris, paling sedikit memuat:<br/><i>The Board of Commissioners, at the minimum, contains:</i></p> <ul style="list-style-type: none"> <li>a. tugas dan tanggung jawab Dewan Komisaris;<br/><i>duties and responsibilities of the Board of Commissioners;</i></li> <li>b. pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (charter) Dewan Komisaris;<br/><i>a statement that the Board of Commissioners has guidelines or charter for the Board of Commissioners;</i></li> <li>c. kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel;<br/><i>policies and implementation of the Board of Commissioners meeting frequency, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners in such meetings including attendance at the GMS; Information on the Board of Commissioners members' attendance level at the meeting of the Board of Commissioners, the meeting of the Board of Commissioners with the Board of Directors, or the GMS can be presented in tabular form;</i></li> <li>d. pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris;<br/><i>training and/or competency improvement of members of the Board of Commissioners:</i> <ul style="list-style-type: none"> <li>1) kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan<br/><i>policy on training and/or improving the Board of Commissioners members' competence, including orientation programs for newly appointed members of the Board of Commissioners (if any); and</i></li> <li>2) pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada).<br/><i>training and/or competency improvement attended by members of the Board of Commissioners in the fiscal year (if any).</i></li> </ul> </li> <li>e. penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat:<br/><i>performance appraisal of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and the Board of Commissioners, at the minimum containing:</i> <ul style="list-style-type: none"> <li>1) prosedur pelaksanaan penilaian kinerja;<br/><i>procedures for implementing performance appraisals;</i></li> <li>2) kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan<br/><i>the criteria used such as performance achievements during the fiscal year, competence and attendance at meetings; and</i></li> <li>3) pihak yang melakukan penilaian.<br/><i>the party conducting the assessment.</i></li> </ul> </li> <li>f. penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi:<br/><i>the Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the fiscal year includes:</i> <ul style="list-style-type: none"> <li>1) prosedur penilaian kinerja; dan<br/><i>performance appraisal procedures; and</i></li> <li>2) kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat.<br/><i>the criteria used such as performance achievements during the fiscal year, competence, and attendance at meetings.</i></li> </ul> </li> </ul> | 212-231         |
| <p>4. Nominasi dan remunerasi Direksi dan Dewan Komisaris, paling sedikit memuat:<br/><i>The nomination and remuneration of the Board of Directors and the Board of Commissioners shall at least contain:</i></p> <ul style="list-style-type: none"> <li>a. prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan<br/><i>nomination procedure, including a brief description of the policies and members nomination process of the Board of Directors and/or the Board of Commissioners; and</i></li> <li>b. prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain:<br/><i>procedures and implementation of remuneration for the Board of Directors and the Board of Commissioners, among others:</i> <ul style="list-style-type: none"> <li>1) prosedur penetapan remunerasi Direksi dan Dewan Komisaris;<br/><i>procedures for determining remuneration for the Board of Directors and the Board of Commissioners;</i></li> <li>2) struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan<br/><i>the remuneration structure of the Board of Directors and the Board of Commissioners such as salary, allowances, tantiem/bonus, and others; and</i></li> <li>3) besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel.<br/><i>the amount of remuneration for each member of the Board of Directors and member of the Board of Commissioners; Disclosure of information can be presented in tabular form.</i></li> </ul> </li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 249-255         |



| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Halaman<br>Page |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <p>5. Dewan pengawas syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar, paling sedikit memuat:<br/><i>The Sharia Supervisory Board, the Issuer or Public Company that runs the business activities based on Islamic principles as stated in the articles of association shall, at the minimum, include:</i></p> <ul style="list-style-type: none"> <li>a. nama;<br/><i>names;</i></li> <li>b. dasar hukum pengangkatan dewan pengawas syariah;<br/><i>the legal basis for the appointment of the sharia supervisory board;</i></li> <li>c. periode penugasan dewan pengawas syariah;<br/><i>the period of assignment of the sharia supervisory board;</i></li> <li>d. tugas dan tanggung jawab dewan pengawas syariah; dan<br/><i>duties and responsibilities of the Shariah Supervisory Board; and</i></li> <li>e. frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap Emiten atau Perusahaan Publik.<br/><i>frequency and mode of administration advice and suggestions as well as monitoring compliance with Sharia Principles in the Capital Market of the Issuer or Public Company.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | N/A             |
| <p>6. Komite Audit, paling sedikit memuat:<br/><i>The Audit Committee, including, at the minimum:</i></p> <ul style="list-style-type: none"> <li>a. nama dan jabatannya dalam keanggotaan komite;<br/><i>names and positions of the committee members;</i></li> <li>b. usia;<br/><i>age;</i></li> <li>c. kewarganegaraan;<br/><i>nationality;</i></li> <li>d. riwayat pendidikan;<br/><i>education history;</i></li> <li>e. riwayat jabatan, meliputi informasi:<br/><i>position history, including:</i> <ul style="list-style-type: none"> <li>• dasar hukum penunjukan sebagai anggota komite;<br/><i>legal basis of appointment as a committee member;</i></li> <li>• rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan<br/><i>concurrent positions as members of the Board of Commissioners, members of the Board of Directors and/or members of committees as well as other positions (if any); and</i></li> <li>• pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;<br/><i>work experience both inside and outside the Issuer or Public Company;</i></li> </ul> </li> <li>f. periode dan masa jabatan anggota Komite Audit;<br/><i>period and tenure of Audit Committee members;</i></li> <li>g. pernyataan independensi Komite Audit;<br/><i>statement of Audit Committee independence;</i></li> <li>h. kebijakan dan pelaksanaan tentang frekuensi rapat Komite Audit dan tingkat kehadiran anggota Komite Audit dalam rapat tersebut;<br/><i>policy and implementation of Audit Committee meeting frequency and level of attendance of Audit Committee members at the meetings;</i></li> <li>i. pendidikan dan/atau pelatihan yang telah diikuti dalam tahun buku (jika ada); dan<br/><i>training and/or competency improvement that has been followed in the fiscal year (if any); and</i></li> <li>j. pelaksanaan kegiatan Komite Audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (charter) Komite Audit.<br/><i>implementation of Audit Committee activities in the fiscal year in the Audit Committee guidelines or charter.</i></li> </ul> | 257-267         |





| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Halaman<br>Page |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <p>7. komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik, paling sedikit memuat:<br/> <i>the nomination and remuneration committee or function of the Issuer or Public Company, at the minimum, containing:</i></p> <ul style="list-style-type: none"> <li>a. nama dan jabatannya dalam keanggotaan komite;<br/> <i>names and positions of the committee members;</i></li> <li>b. usia;<br/> <i>age;</i></li> <li>c. kewarganegaraan;<br/> <i>nationality;</i></li> <li>d. riwayat pendidikan;<br/> <i>education history;</i></li> <li>e. riwayat jabatan, meliputi informasi:<br/> <i>position history, including:</i> <ul style="list-style-type: none"> <li>1) dasar hukum penunjukan sebagai anggota komite;<br/> <i>legal basis of appointment as a committee member;</i></li> <li>2) rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan<br/> <i>concurrent positions as members of the Board of Commissioners, members of the Board of Directors and/or members of committees as well as other positions (if any); and</i></li> <li>3) pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik.<br/> <i>work experience both inside and outside the Issuer or Public Company.</i></li> </ul> </li> <li>f. periode dan masa jabatan anggota komite;<br/> <i>period and tenure of committee members;</i></li> <li>g. pernyataan independensi komite;<br/> <i>statement of committee independence;</i></li> <li>h. pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada);<br/> <i>training and/or competency improvement that has been followed in the financial year (if any);</i></li> <li>i. uraian tugas dan tanggung jawab;<br/> <i>description of duties and responsibilities;</i></li> <li>j. pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>);<br/> <i>statement that it has established committee guidelines or charter;</i></li> <li>k. kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut;<br/> <i>policy and implementation of committee meeting frequency and level of attendance of committee members at the meetings;</i></li> <li>l. uraian singkat pelaksanaan kegiatan pada tahun buku; dan<br/> <i>a brief description of the committee's activities in the fiscal year; and</i></li> <li>m. dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan:<br/> <i>if no nomination and remuneration committee is formed, the Issuer or Public Company is to disclose the information as referred to in letter i) to letter l) and disclose:</i> <ul style="list-style-type: none"> <li>1) alasan tidak dibentuknya komite; dan<br/> <i>reasons for not forming the committee; and</i></li> <li>2) pihak yang melaksanakan fungsi nominasi dan remunerasi.<br/> <i>the party carrying out the nomination and remuneration function.</i></li> </ul> </li> </ul> | 268-276         |



| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Halaman<br>Page |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <p>8. komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi dan/atau Dewan Komisaris, seperti Komite Nominasi dan Remunerasi, mencakup antara lain:</p> <p><i>other committees owned by Issuers or Public Companies to support the functions and duties of the Board of Directors (if any) and/or committees that support the functions and responsibilities of the Board of Commissioners, at the minimum, containing:</i></p> <ul style="list-style-type: none"> <li>a. nama dan jabatannya dalam keanggotaan komite;<br/><i>name and position in committee membership;</i></li> <li>b. usia;<br/><i>age;</i></li> <li>c. kewarganegaraan;<br/><i>nationality;</i></li> <li>d. riwayat pendidikan;<br/><i>educational history;</i></li> <li>e. riwayat jabatan, meliputi informasi:<br/><i>position history, including information on:</i> <ul style="list-style-type: none"> <li>1) dasar hukum penunjukan sebagai anggota komite;<br/><i>legal basis of appointment as a committee member;</i></li> <li>2) rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan<br/><i>concurrent positions, either as a member of the Board of Commissioners, member of the Board of Directors, and/or committee member and other positions (if any); and</i></li> <li>3) pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik.<br/><i>work experience and period both inside and outside the Issuer or Public Company.</i></li> </ul> </li> <li>f. periode dan masa jabatan anggota komite;<br/><i>the period and term of office of the committee members;</i></li> <li>g. uraian tugas dan tanggung jawab;<br/><i>statement of committee independence;</i></li> <li>h. pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>) komite;<br/><i>training and/or competency improvement that has been followed in the fiscal year (if any); and</i></li> <li>i. pernyataan independensi komite;<br/><i>description of duties and responsibilities;</i></li> <li>j. kebijakan dan pelaksanaan tentang frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut;<br/><i>a statement that the committee has had guidelines or charters;</i></li> <li>k. pendidikan dan/atau pelatihan yang telah diikuti dalam tahun buku (jika ada); dan<br/><i>policies and implementation of the frequency of committee meetings and the level of attendance of committee members in those meetings; and</i></li> <li>l. uraian singkat pelaksanaan kegiatan komite pada tahun buku.<br/><i>a brief description of the committee's activities for the fiscal year.</i></li> </ul> | 277-282         |
| <p>9. Sekretaris Perusahaan, mencakup antara lain:</p> <p><i>Corporate Secretary, including, at the minimum:</i></p> <ul style="list-style-type: none"> <li>a. nama;<br/><i>name;</i></li> <li>b. domisili;<br/><i>domicile;</i></li> <li>c. riwayat jabatan, meliputi informasi:<br/><i>position history, including:</i> <ul style="list-style-type: none"> <li>• dasar hukum penunjukan sebagai Sekretaris Perusahaan; dan<br/><i>legal basis of appointment as Corporate Secretary; and</i></li> <li>• pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;<br/><i>work experience both inside and outside the Issuer or Public Company;</i></li> </ul> </li> <li>d. riwayat pendidikan;<br/><i>education history;</i></li> <li>e. pendidikan dan/atau pelatihan yang diikuti dalam tahun buku; dan<br/><i>training and/or competence improvement followed during the fiscal year; and</i></li> <li>f. uraian singkat pelaksanaan tugas Sekretaris Perusahaan pada tahun buku.<br/><i>a brief description of the Corporate Secretary activities in the fiscal year.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 303-307         |



| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Halaman<br>Page |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <p>10. Unit Audit Internal, mencakup antara lain:<br/><i>Internal Audit Unit, including, at the minimum:</i></p> <ul style="list-style-type: none"> <li>a. nama kepala Unit Audit Internal;<br/><i>name of the Internal Audit Unit head;</i></li> <li>b. riwayat jabatan, meliputi informasi:<br/><i>position history, including:</i> <ul style="list-style-type: none"> <li>• dasar hukum penunjukan sebagai pemimpin Unit Audit Internal; dan<br/><i>the legal basis for the appointment as Internal Audit Unit head; and</i></li> <li>• pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;<br/><i>work experience with its period both inside and outside of the Issuer or Public Company;</i></li> </ul> </li> <li>c. kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada);<br/><i>professional internal audit qualifications or certifications (if any);</i></li> <li>d. pendidikan dan/atau pelatihan yang diikuti dalam tahun buku;<br/><i>training and/or competency improvement to be followed during the fiscal year;</i></li> <li>e. struktur dan kedudukan Unit Audit Internal;<br/><i>structure and positions within the Internal Audit Unit;</i></li> <li>f. uraian tugas dan tanggung jawab;<br/><i>duties and responsibilities description;</i></li> <li>g. pernyataan bahwa telah memiliki pedoman atau piagam (charter) Unit Audit Internal; dan<br/><i>statement that it has established Internal Audit Unit guidelines or charter; and</i></li> <li>h. uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan Direksi, Dewan Komisaris, dan/atau komite audit.<br/><i>a brief description of the implementation of the internal audit unit's duties for the fiscal year, including the policy and implementation of the frequency of meetings with the Board of Directors, Board of Commissioners, and/or audit committee.</i></li> </ul> | 308-315         |
| <p>11. uraian mengenai sistem pengendalian internal (<i>internal control</i>) yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai:<br/><i>description of the internal control system applied by the Issuer or Public Company, at the minimum, including:</i></p> <ul style="list-style-type: none"> <li>a. pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; dan<br/><i>financial and operational control and compliance with other laws and regulations; and</i></li> <li>b. tinjauan atas efektivitas sistem pengendalian internal; dan<br/><i>review of the internal control system effectiveness;</i></li> <li>c. pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal;<br/><i>statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system;</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 325-327         |
| <p>12. sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai:<br/><i>description of the risk management system applied by the Issuer or Public Company, at the minimum, including:</i></p> <ul style="list-style-type: none"> <li>a. gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik;<br/><i>a general description of the Issuer or Public Company risk management system;</i></li> <li>b. jenis risiko dan cara pengelolaannya;<br/><i>risks types and their management; and</i></li> <li>c. tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik; dan<br/><i>review of the Issuer or Public Company risk management system effectiveness; and</i></li> <li>d. pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko.<br/><i>statement of the Board of Directors and/or Board of Commissioners on the adequacy of the risk management system.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 374-461         |
| <p>13. perkara penting yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada), antara lain meliputi:<br/><i>legal cases that have a material impact faced by Issuers or Public Companies, subsidiaries, members of the Board of Directors, and members of the Board of Commissioners (if any), at the minimum, contain:</i></p> <ul style="list-style-type: none"> <li>a. pokok perkara/gugatan;<br/><i>case/litigation description;</i></li> <li>b. status penyelesaian perkara/gugatan; dan<br/><i>case/litigation settlement status; and</i></li> <li>c. pengaruhnya terhadap kondisi Emiten atau Perusahaan Publik.<br/><i>impact on the Issuer or Public Company condition.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 328             |
| <p>14. informasi tentang sanksi administratif yang dikenakan kepada Emiten atau Perusahaan Publik, anggota Dewan Komisaris dan Direksi, oleh otoritas Pasar Modal dan otoritas lainnya pada tahun buku (jika ada);<br/><i>information on administrative sanctions/sanctions imposed on Issuers or Public Companies, members of the Board of Commissioners and members of the Board of Directors, by the Financial Services Authority and other authorities for the fiscal year (if any);</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 329             |
| <p>15. informasi mengenai kode etik Emiten atau Perusahaan Publik meliputi:<br/><i>information regarding the Issuer or Public Company code of ethics, including:</i></p> <ul style="list-style-type: none"> <li>a. pokok-pokok kode etik;<br/><i>code of ethics content;</i></li> <li>b. bentuk sosialisasi kode etik dan upaya penegakannya; dan<br/><i>form of code of ethics socialization and enforcement efforts; and</i></li> <li>c. pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik.<br/><i>statement that the code of ethics applies to members of the Board of Directors, Board of Commissioners, and employees of the Issuer or Public Company.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 336-339         |



| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Halaman<br>Page |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <p>16. uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh Emiten atau Perusahaan Publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (<i>management stock ownership program/MSOP</i>) dan/atau program kepemilikan saham oleh karyawan (<i>employee stock ownership program/ESOP</i>);<br/><i>brief description of the 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 stock ownership program (MSOP) and/or employee stock ownership program (ESOP);</i><br/>Dalam hal pemberian kompensasi berupa program kepemilikan saham oleh manajemen (<i>management stock ownership program/MSOP</i>) dan/atau program kepemilikan saham oleh karyawan (<i>employee stock ownership program/ESOP</i>), informasi yang diungkapkan paling sedikit memuat:<br/><i>In terms of providing compensation in the form of a management stock ownership program (MSOP) and/or an employee stock ownership program (ESOP), the information disclosed must at least contain:</i></p> <ul style="list-style-type: none"> <li>a. jumlah saham dan/atau opsi;<br/><i>number of shares and/or options;</i></li> <li>b. jangka waktu pelaksanaan;<br/><i>implementation period;</i></li> <li>c. persyaratan karyawan dan/atau manajemen yang berhak; dan<br/><i>requirements for eligible employees and/or management; and</i></li> <li>d. harga pelaksanaan atau penentuan harga pelaksanaan.<br/><i>exercise price or determination of exercise price.</i></li> </ul> | 347             |
| <p>17. uraian singkat mengenai kebijakan pengungkapan informasi mengenai:<br/><i>a brief description of the information disclosure policy regarding:</i></p> <ul style="list-style-type: none"> <li>a. 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; dan<br/><i>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 of shares of a Public Company; and</i></li> <li>b. pelaksanaan atas kebijakan dimaksud.<br/><i>implementation of the said policy.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 346             |
| <p>18. uraian mengenai sistem pelaporan pelanggaran (<i>whistleblowing system</i>) di Emiten atau Perusahaan Publik (jika ada), antara lain meliputi:<br/><i>description of the whistleblowing system in the Issuer or a Public Company (if any), including:</i></p> <ul style="list-style-type: none"> <li>a. cara penyampaian laporan pelanggaran;<br/><i>violation report submission;</i></li> <li>b. perlindungan bagi pelapor;<br/><i>protection for whistle-blowers;</i></li> <li>c. penanganan pengaduan;<br/><i>complaint handling;</i></li> <li>d. pihak yang mengelola pengaduan; dan<br/><i>the party managing the complaint; and</i></li> <li>e. hasil dari penanganan pengaduan, paling sedikit meliputi:<br/><i>complaint handling results, at the minimum:</i> <ul style="list-style-type: none"> <li>• jumlah pengaduan yang masuk dan diproses dalam tahun buku; dan<br/><i>number of complaints received and processed during the fiscal year; and</i></li> <li>• tindak lanjut pengaduan<br/><i>complaint follow up;</i></li> </ul> </li> </ul> <p>Dalam hal Emiten atau Perusahaan Publik tidak memiliki sistem pelaporan pelanggaran (<i>whistleblowing system</i>), maka diungkapkan mengenai hal tersebut.<br/><i>If the Issuer or Public Company does not have a whistleblowing system, this matter must be disclosed.</i></p>                                                                                                                                                                                                                                                                                                                                    | 340-344         |
| <p>19. uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik, paling sedikit memuat:<br/><i>a description of the anti-corruption policy of the Issuer or Public Company, at the minimum containing:</i></p> <ul style="list-style-type: none"> <li>a. program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (<i>kickbacks</i>), <i>fraud</i>, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik; dan<br/><i>programs and procedures implemented in overcoming corrupt practices, kickbacks, fraud, bribery, and/or gratuities in Issuers or Public Companies; and</i></li> <li>b. pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik;<br/><i>anti-corruption training/socialization to employees of Issuers or Public Companies;</i></li> </ul> <p>Dalam hal Emiten atau Perusahaan Publik tidak memiliki kebijakan anti korupsi, maka dijelaskan alasan tidak dimilikinya kebijakan dimaksud.<br/><i>If the Issuer or Public Company does not have an anti-corruption policy, the reasons for not having the said policy must be explained.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 374             |
| <p>20. penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik, meliputi:<br/><i>implementation of Code of Corporate Governance guidelines by the Issuer that issues equity securities or the Public Company, including:</i></p> <ul style="list-style-type: none"> <li>a. pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/atau<br/><i>statement regarding recommendations have been implemented; and/or</i></li> <li>b. penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada).<br/><i>description of the recommendations that have not been implemented, the reasons, and the implementation alternatives (if any);</i></li> </ul> <p>Pengungkapan informasi dapat disajikan dalam bentuk tabel.<br/><i>Disclosure of information can be presented in tabular form.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 349-367         |



| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Halaman<br>Page |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| H. TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN EMITEN ATAU PERUSAHAAN PUBLIK<br>SOCIAL AND ENVIRONMENTAL RESPONSIBILITY OF THE ISSUER OR PUBLIC COMPANY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                 |
| <p>1. Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (Sustainability Report) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat:</p> <p><i>Information disclosed in the social and environmental responsibility section is a Sustainability Report as referred in the Financial Services Authority Regulation Number 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, including at least:</i></p> <ul style="list-style-type: none"> <li>a. penjelasan strategi keberlanjutan;<br/><i>explanation of sustainability strategy;</i></li> <li>b. ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup);<br/><i>an overview of (economic, social, and environmental) sustainability aspects;</i></li> <li>c. profil singkat Emiten atau Perusahaan Publik;<br/><i>a brief profile of the Issuer or Public Company</i></li> <li>d. penjelasan Direksi;<br/><i>explanation from the Board of Directors;</i></li> <li>e. tata kelola keberlanjutan;<br/><i>sustainable governance;</i></li> <li>f. kinerja keberlanjutan;<br/><i>sustainability performance;</i></li> <li>g. verifikasi tertulis dari pihak independen, jika ada;<br/><i>written verification from an independent party, if any;</i></li> <li>h. lembar umpan balik (feedback) untuk pembaca, jika ada; dan<br/><i>feedback sheet for readers, if any; and</i></li> <li>i. tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya.<br/><i>response of the Issuer or Public Company to the previous year's report feedback.</i></li> </ul> | SR              |
| <p>2. Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;</p> <p><i>Sustainability Report as referred to in 1) shall be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as stipulated in Attachment II which is an integral part of this Financial Services Authority Circular Letter;</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | SR              |
| <p>3. informasi Laporan Keberlanjutan (Sustainability Report) pada angka 1) dapat:</p> <p><i>information on the Sustainability Report in 1) can be:</i></p> <ul style="list-style-type: none"> <li>a. diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau disclosed in other relevant sections outside the social and environmental responsibility, such as the Board of Directors' explanation on the Sustainability Report disclosed in the section related to the Board of Directors' Report; and/or</li> <li>b. merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik.<br/><i>referred to other sections outside the social and environmental responsibility while still referring to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as stipulated in Attachment II which is an integral part of this Financial Services Authority Circular Letter, such as profiles of the Issuer or Public Company.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                              | SR              |
| <p>4. Laporan Keberlanjutan (Sustainability Report) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan;</p> <p><i>The Sustainability Report as referred to in 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report;</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | SR              |
| <p>5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus:</p> <p><i>In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report shall:</i></p> <ul style="list-style-type: none"> <li>a. memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan<br/><i>consist of all the information as referred to in 1); and</i></li> <li>b. disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.<br/><i>be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as stipulated in Attachment II which is an integral part of this Financial Services Authority Circular Letter.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | SR              |
| <p>6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan; dan</p> <p><i>In the event that the Sustainability Report is presented separately from the Annual Report, the social and environmental responsibility section shall include explanation that information on social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report; and</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | SR              |



| Isi Laporan Tahunan<br>Annual Report Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | Halaman<br>Page |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-----------------|
| 7. Penyampaian Laporan Keberlanjutan ( <i>Sustainability Report</i> ) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan.<br><i>Submission of the Sustainability Report which is presented separately from the Annual Report must be submitted together with the submission of the Annual Report.</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |                 |
| I. LAPORAN KEUANGAN TAHUNAN YANG TELAH DIAUDIT<br><i>AUDITED ANNUAL FINANCIAL REPORT</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  | 488             |
| Laporan keuangan tahunan yang dimuat dalam Laporan Tahunan disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia dan telah diaudit oleh Akuntan. Laporan keuangan dimaksud memuat pernyataan mengenai pertanggungjawaban atas laporan keuangan sebagaimana diatur dalam peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai tanggung jawab Direksi atas laporan keuangan atau peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai laporan berkala Perusahaan Efek dalam hal Emiten merupakan Perusahaan Efek; dan<br><i>The annual financial statements contained in the Annual Report are prepared following financial accounting standards in Indonesia and have been audited by a public accountant registered with the Financial Services Authority. The said annual financial report contains a statement regarding the accountability for financial statements as regulated in the Financial Services Authority Regulation regarding the Board of Directors' responsibility for financial reports or the laws and regulations in the capital market sector which regulate the periodic reports of securities companies if the Issuer is a securities company; and</i> |  |                 |
| J. SURAT PERNYATAAN ANGGOTA DIREKSI DAN ANGGOTA DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN<br><i>BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS' STATEMENT ON RESPONSIBILITY FOR THE ANNUAL REPORT</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  | 486-487         |
| Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan sebagaimana tercantum dalam Lampiran yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.<br><i>Statements of members of the Board of Directors and members of the Board of Commissioners regarding responsibility for the Annual Report are prepared in accordance with the format of Statement Letters of Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for Annual Reports as listed in the Appendix which is an integral part of this Financial Services Authority Circular Letter.</i>                                                                                                                                                                                                                                                                                                                                                                                               |  |                 |





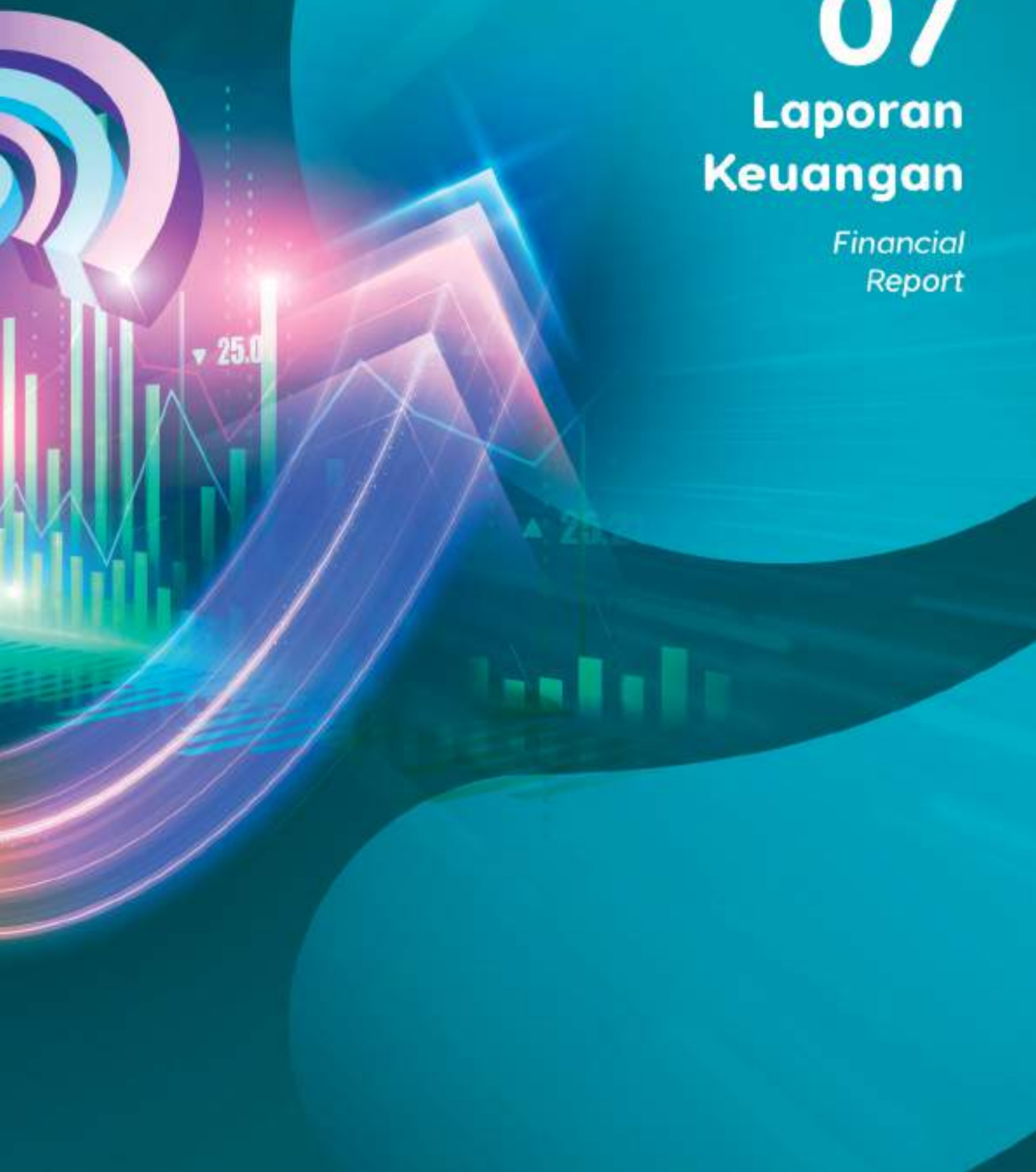
Halaman Ini Sengaja Dikosongkan  
*This Page Intensionally Left Blank*



**07**

**Laporan  
Keuangan**

*Financial  
Report*



**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**

LAPORAN KEUANGAN  
PADA DAN UNTUK TAHUN YANG BERAKHIR TANGGAL  
31 DESEMBER 2022  
BESERTA LAPORAN AUDITOR INDEPENDEN

*FINANCIAL STATEMENTS  
AS OF AND FOR THE YEAR ENDED  
DECEMBER 31, 2022  
WITH INDEPENDENT AUDITORS' REPORT*



**SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG  
JAWAB ATAS LAPORAN KEUANGAN  
TANGGAL 31 DESEMBER 2022 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 : Andy Dharma  
Alamat kantor : Gedung Artha Graha Lantai 5  
Kawasan Niaga Terpadu Sudirman  
Jalan Jenderal Sudirman Kav. 52-53  
Jakarta 12190  
Alamat domisili : Jalan Karet Pasar Baru Barat  
RT 009, RW 003, Karet Tengsin,  
Kecamatan Tanah Abang,  
Jakarta Pusat  
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>, 2022 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 : Andy Dharma  
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 Karet Pasar Baru Barat  
RT 009, RW 003, Karet Tengsin,  
Kecamatan Tanah Abang,  
Jakarta Pusat  
Telephone : 021 - 5152168  
Title : Director

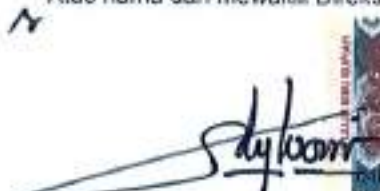
*declare that:*

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;  
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, 29 Maret 2023 / March 29<sup>th</sup>, 2023

Atas nama dan mewakili Direksi / For and on behalf of the Board of Directors

  
Andy Kasih  
Direktur Utama/  
President Director

  
Andy Dharma  
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 – v              |
| 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 – 166            |



## Laporan Auditor Independen

## Independent Auditors' Report

Ref: 00034/3.0409/AU.1/07/0524-2/1/III/2023

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

### Opini

### Opinion

Kami telah mengaudit laporan keuangan PT Bank Artha Graha Internasional, Tbk ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2022, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, termasuk ikhtisar kebijakan akuntansi signifikan.

We have audited the accompanying financial statements of PT Bank Artha Graha Internasional, Tbk (the "Bank"), which comprise the statement of financial position as at December 31, 2022, and the statements of profit or loss and other comprehensive income, changes in equity and cash flows for the year ended, including a summary of significant accounting policies.

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 2022, serta kinerja keuangan dan arus kas untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of PT Bank Artha Graha Internasional, Tbk as at December 31, 2022, and their financial performance and cash flows for the year ended, in accordance with Indonesian Financial Accounting Standards.

### Basis Opini

### Basis for Opinion

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan terlampir pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the accompanying Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Hal Audit Utama

### Key Audit Matters

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Hal audit utama yang teridentifikasi dalam audit kami dijabarkan di bawah ini.

The key audit matter identified in our audit is outlined below.

**Perhitungan cadangan penurunan nilai atas pinjaman yang diberikan**

Sebagaimana diungkapkan dalam Catatan 13 tentang pinjaman yang diberikan atas laporan keuangan terlampir, pada tanggal 31 Desember 2022, Bank telah mengakui pinjaman yang diberikan sebesar Rp10.229.770 juta dan telah menghitung cadangan kerugian penurunan nilai atas pinjaman yang diberikan sebesar Rp524.587 juta.

Perhitungan cadangan penurunan nilai atas pinjaman yang diberikan dihitung oleh manajemen menggunakan metode Kerugian Kredit Ekspektasian sesuai dengan PSAK 71, "Instrumen Keuangan".

Pendekatan yang digunakan dalam menghitung cadangan penurunan nilai:

- **Penilaian Secara Individual**

Bank menghitung kerugian kredit ekspektasian secara individual dengan membandingkan antara nilai tercatat pinjaman yang diberikan dengan nilai kini dari arus kas masa depan yang diharapkan diterima oleh Bank baik yang bersumber dari pembayaran pokok dan/atau bunga, maupun arus kas dari penjualan jaminan, untuk pinjaman yang diberikan yang memiliki nilai cukup signifikan dan terdapat bukti objektif penurunan nilai.

- **Penilaian Secara Kolektif**

Bank menghitung kerugian kredit ekspektasian secara kolektif menggunakan teknik statistical based yang menggunakan beberapa parameter utama, antara lain, probability of default, loss given default dan exposure at default, untuk pinjaman yang diberikan yang tidak terdapat bukti objektif penurunan nilai dan pinjaman yang diberikan yang terdapat bukti objektif penurunan nilai namun tidak bernilai signifikan.

Perhitungan cadangan penurunan nilai atas pinjaman yang diberikan merupakan hal audit utama karena besarnya nilai tercatat atas pinjaman yang diberikan dan penilaiannya memerlukan pertimbangan signifikan manajemen serta perhitungannya menggunakan estimasi dan asumsi yang memiliki ketidakpastian yang tinggi yang dapat berdampak material terhadap laporan keuangan Bank.

**Tanggapan audit atas hal audit utama**

Kami melakukan prosedur audit atas hal ini termasuk:

- Memahami dan menguji pengendalian yang relevan atas identifikasi atas pinjaman yang telah mengalami peningkatan risiko kredit secara signifikan atau menunjukkan bukti objektif penurunan nilai.
- Melakukan uji petik atas pinjaman yang diberikan dan mengevaluasi apakah terdapat peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai dan membandingkan hasilnya dengan penilaian manajemen.

**Calculation of allowance for impairment on loans**

As disclosed in Note 13 regarding loans to the accompanying financial statements, as of December 31, 2022, the Bank has recognized the loans amounting to Rp10,229,770 million and has calculated the allowance for impairment losses on loans amounting to Rp524,587 million.

Calculation of allowance for impairment of loans is calculated by management using the Expected Credit Loss method in accordance with PSAK 71, "Financial Instruments".

Approach used in calculating allowance for impairment:

- **Individual Assessment**

The Bank calculates the expected credit loss individually by comparing the carrying amount of the loan with the present value of the future cash flows expected to be received by the Bank, both originating from principal and/or interest payments, as well as cash flows from the sale of guarantees, for loans, which has a significant value and there is objective evidence of impairment.

- **Collective Assessment**

The Bank calculates the expected credit losses collectively using statistical-based techniques that use several main parameters, among others, probability of default, loss given default and exposure at default, for loans for which there is no objective evidence of impairment and loans that exist, objective evidence of impairment but not significant.

Calculation of allowance for impairment of loans is a major audit matter because the carrying amount of loans and their assessment requires significant management judgment and the calculation uses estimates and assumptions that have high uncertainty which could have a material impact on the Bank's financial statements.

**Audit response to key audit matters**

We have performed the following procedures to address this key audit matter:

- Understand and test relevant controls over the identification of loans that have significantly increased credit risk or show objective evidence of impairment.
- Conduct a sampling test on loans and evaluate whether there is a significant increase in credit risk or there is objective evidence of impairment and compare the results with management's assessment.



- Menilai kecukupan penyisihan penurunan nilai atas pinjaman yang mengalami peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai dengan memeriksa baik jumlah dan waktu arus kas masa depan yang digunakan oleh Bank dalam perhitungan kerugian penurunan nilai.
- Menilai metodologi dan asumsi yang digunakan dalam menghitung kerugian kredit ekspektasian secara kolektif, termasuk penentuan *probability of default*, *loss given default* dan *exposure at default* dan melakukan perhitungan ulang.

#### **Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan**

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan terlampir tersebut 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.

Dalam penyusunan laporan keuangan terlampir, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

#### **Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan**

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan terlampir secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami, keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan mempengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan terlampir tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- *Assess the adequacy of the allowance for impairment on loans that have a significant increase in credit risk or there is objective evidence of impairment by examining both the amount and timing of future cash flows used by the Bank in calculating impairment losses.*
- *Assessing the methodology and assumptions used in calculating expected credit losses collectively, including determining the probability of default, loss given default and exposure at default and performing recalculation.*

#### **Responsibilities of Management and Those Charged with Governance for the Financial Statements**

Management is responsible for the preparation and fair presentation of the accompanying financial statements in accordance with Indonesian Financial Accounting Standards, 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.

In preparing the accompanying financial statements, management is responsible for assessing the Bank ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank financial reporting processes.

#### **Auditor's Responsibilities for the Audit of Financial Statements**

Our objectives are to obtain reasonable assurance about whether the accompanying financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standard on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these accompanying financial statements.

As part of an audit based on the Auditing Standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material atas laporan keuangan terlampir, baik yang disebabkan oleh kecurangan maupun kesalahan, merancang dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut. Serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal Bank.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajiban estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan terlampir atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan audit kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.
- Mengevaluasi penyajian, struktur, dan isi laporan keuangan terlampir secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan terlampir mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.
- Memperoleh bukti audit yang cukup dan tepat terkait informasi keuangan entitas atau aktivitas bisnis dalam Bank untuk menyatakan opini atas laporan keuangan terlampir. Kami bertanggung jawab atas arahan, supervisi, dan pelaksanaan audit Bank. Kami tetap bertanggung jawab sepenuhnya atas opini audit kami.
- *Identify and assess the risk of material misstatement of the accompanying financial statements, whether caused by fraud or error, design and implement audit procedures that are responsive to these risks. And obtain sufficient appropriate audit evidence to provide a basis for our opinion. The risk of not detecting a material misstatement due to fraud is higher than that caused by error, because fraud may involve collusion, forgery, omission, misrepresentations, or the override of internal control.*
- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank internal control.*
- *Evaluate the appropriateness of the accounting policies used and the accounting estimation obligations and related disclosures made by management.*
- *Conclude on the appropriateness of management's use the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the accompanying financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.*
- *Evaluate the overall presentation, structure and content of the accompanying financial statements, including the disclosures, and whether the accompanying financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*
- *Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Bank to express an opinion on the accompanying financial statements. We are responsible for the direction, supervision and performance of the Bank audit. We remain solely responsible for our audit opinion.*

Kami mengkomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

*We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.*



Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengkomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, pengamanan terkait.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola. Kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan terlampir periode ini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan penundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengkomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

*We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.*

*From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the accompanying financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.*

**KANAKA PURADIREDDA SUHARTONO**



Harris Siregar, SE., Ak., CA., CPA., ASEAN CPA., BKP  
Nomor Izin Akuntan Publik No. AP. 0524  
License of Public Accountant No. AP. 0524

Jakarta, 29 Maret 2023 / March 29, 2023  
Ref: 00034/3.0409/AU.1/07/0524-2/1/III/2023



**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**LAPORAN POSISI KEUANGAN**  
**31 Desember 2022**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**STATEMENT OF FINANCIAL POSITION**  
**December 31, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

|                                                                                                                                                          | Catatan/<br>Notes | 2022              | 2021              |                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>ASET</b>                                                                                                                                              |                   |                   |                   | <b>ASSETS</b>                                                                                                                      |
| Kas                                                                                                                                                      | 4, 44             | 290.754           | 276.539           | Cash                                                                                                                               |
| Giro pada Bank Indonesia                                                                                                                                 | 5, 44             | 2.937.933         | 1.532.310         | Current accounts with Bank Indonesia                                                                                               |
| Giro pada bank lain – bersih                                                                                                                             | 6, 44             | 375.060           | 720.418           | Current accounts with other banks – net                                                                                            |
| Penempatan pada Bank Indonesia dan bank lain                                                                                                             | 7, 44             | 1.378.005         | 1.973.527         | Placements with Bank Indonesia and other banks                                                                                     |
| Efek-efek                                                                                                                                                | 8, 44             | 4.045.146         | 2.839.888         | Marketable securities                                                                                                              |
| Efek-efek yang dibeli dengan janji dijual kembali                                                                                                        | 9, 44             | 1.678.795         | 2.700.350         | Securities purchased under agreement to resell                                                                                     |
| Tagihan derivatif                                                                                                                                        | 10, 44            | 143               | 2.049             | Derivative receivables                                                                                                             |
| Kredit yang diberikan – setelah dikurangi cadangan kerugian penurunan nilai pada 31 Desember 2022 dan 2021 masing-masing sebesar Rp524.587 dan Rp663.068 | 13, 44            | 9.705.183         | 10.816.904        | Loan – net allowance for impairment losses as of December 31, 2022 and 2021 amounting to Rp524,587 and Rp663,068, respectively     |
| Pendapatan bunga yang masih akan diterima                                                                                                                | 11, 44            | 365.947           | 344.590           | Accrued interest receivable                                                                                                        |
| Biaya dibayar dimuka                                                                                                                                     | 12                | 156.451           | 173.355           | Prepaid expenses                                                                                                                   |
| Tagihan akseptasi                                                                                                                                        | 14, 44            | 276.735           | 259.213           | Acceptance receivables                                                                                                             |
| Penyertaan saham                                                                                                                                         | 15, 44            | 6                 | 6                 | Investment in shares of stock                                                                                                      |
| Aset tetap – setelah dikurangi akumulasi penyusutan pada 31 Desember 2022 dan 2021 masing-masing sebesar Rp198.449 dan Rp158.879                         | 16                | 2.078.315         | 2.106.653         | Fixed assets - net of accumulated depreciation as of December 31, 2022 and 2021 amounting to Rp198,449 and Rp158,879, respectively |
| Aset takberwujud – bersih                                                                                                                                | 17                | 31.164            | 32.731            | Intangible assets – net                                                                                                            |
| Agunan yang diambil alih – bersih                                                                                                                        | 18                | 1.223.296         | 1.829.689         | Foreclosed asset – net                                                                                                             |
| Aset pajak tangguhan                                                                                                                                     | 22b               | 304.870           | 317.941           | Deferred tax assets                                                                                                                |
| Aset lain-lain                                                                                                                                           | 18, 44            | 589.830           | 201.657           | Other assets                                                                                                                       |
| <b>JUMLAH ASET</b>                                                                                                                                       |                   | <b>25.437.633</b> | <b>26.127.820</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 2022**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**STATEMENT OF FINANCIAL POSITION (continued)**  
**December 31, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

|                                                                                                                                           | Catatan/<br>Notes | 2022              | 2021              |                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-----------------------------------------------------------------------------------------|
| <b>LIABILITAS DAN EKUITAS</b>                                                                                                             |                   |                   |                   | <b>LIABILITIES AND EQUITY</b>                                                           |
| <b>LIABILITAS</b>                                                                                                                         |                   |                   |                   | <b>LIABILITIES</b>                                                                      |
| Liabilitas segera                                                                                                                         | 19, 44            | 87.094            | 59.694            | Liabilities due immediately                                                             |
| Simpanan dari nasabah                                                                                                                     | 20, 44, 37        | 20.325.078        | 21.005.956        | Deposit from customers                                                                  |
| Simpanan dari bank lain                                                                                                                   | 21, 44            | 18.641            | 18.117            | Deposits from other banks                                                               |
| Liabilitas derivatif                                                                                                                      | 10, 44            | 33                | 77                | Derivative liabilities                                                                  |
| Liabilitas akseptasi                                                                                                                      | 14, 44            | 277.445           | 259.917           | Acceptance payables                                                                     |
| Utang pajak                                                                                                                               | 22a               | 10.870            | 11.862            | Taxes payable                                                                           |
| Bunga masih harus dibayar                                                                                                                 | 23, 44            | 18.438            | 24.096            | Accrued interest payable                                                                |
| Liabilitas imbalan pasca kerja                                                                                                            | 25b               | 124.006           | 153.778           | Post employments benefit liabilities                                                    |
| Pinjaman subordinasi                                                                                                                      | 26, 44            | 200.000           | 200.000           | Subordinated loan                                                                       |
| Liabilitas lain-lain                                                                                                                      | 24, 44            | 371.658           | 440.374           | Other liabilities                                                                       |
| <b>JUMLAH LIABILITAS</b>                                                                                                                  |                   | <b>21.433.263</b> | <b>22.173.871</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         | 2.242.372         | 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 –<br>20.223.412.907 saham pada tanggal<br>31 Desember 2022 dan 2021                                   |                   |                   |                   | fully paid 20,223,412,907 shares as<br>December 31, 2022 and 2021                       |
| Tambahan modal disetor                                                                                                                    | 28                | 415.285           | 415.285           | Additional paid-in capital                                                              |
| Revaluasi aset tetap                                                                                                                      | 16                | 1.349.281         | 1.349.281         | Revaluation surplus of fixed assets                                                     |
| Pengukuran kembali program imbalan<br>pasti setelah dikurangi pajak                                                                       |                   | 60.364            | 46.792            | Remeasurement of defined benefits<br>program after tax                                  |
| Keuntungan dari perubahan nilai<br>aset keuangan yang diluar pada nilai wajar<br>melalui penghasilan komprehensif lain<br>dikurangi pajak | 8                 | 14.184            | 32.332            | Gain on changes in value of financial<br>assets at other comprehensive income after tax |
| Defisit                                                                                                                                   |                   | (77.116)          | (132.113)         | Deficits                                                                                |
| <b>JUMLAH EKUITAS</b>                                                                                                                     |                   | <b>4.004.370</b>  | <b>3.953.949</b>  | <b>TOTAL EQUITY</b>                                                                     |
| <b>JUMLAH LIABILITAS DAN EKUITAS</b>                                                                                                      |                   | <b>25.437.633</b> | <b>26.127.820</b> | <b>TOTAL LIABILITIES AND EQUITY</b>                                                     |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**LAPORAN LABA RUGI DAN PENGHASILAN**  
**KOMPREHENSIF LAIN**  
**Untuk Tahun yang Berakhir Tanggal 31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

|                                                                                                                          | Catatan/<br>Notes | 2022               | 2021               |                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------|--------------------|-------------------------------------------------------------------------------------------------|
| <b>PENDAPATAN (BEBAN) OPERASIONAL</b>                                                                                    |                   |                    |                    | <b>OPERATING INCOME (EXPENSES)</b>                                                              |
| Pendapatan bunga                                                                                                         | 29, 37            | 1.441.977          | 1.534.022          | Interest income                                                                                 |
| Beban bunga                                                                                                              | 30, 37            | (491.344)          | (766.265)          | Interest expense                                                                                |
| <b>Pendapatan bunga – bersih</b>                                                                                         |                   | <b>950.633</b>     | <b>767.757</b>     | <b>Interest income – net</b>                                                                    |
| <b>Pendapatan operasional lainnya</b>                                                                                    |                   |                    |                    | <b>Other operating income</b>                                                                   |
| Pendapatan administrasi dan denda atas simpanan dan kredit yang diberikan                                                |                   | 122.099            | 265.505            | 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                 | 1.235              | 5.805              | Gain from changes in fair value of financial assets at fair value through profit and loss – net |
| Provisi dan komisi lainnya                                                                                               |                   | 29.056             | 21.935             | Other fees and commissions                                                                      |
| Keuntungan dari transaksi mata uang asing – bersih                                                                       |                   | 14.731             | 13.484             | Gain from foreign exchange transactions – net                                                   |
| <b>Jumlah pendapatan operasional lainnya</b>                                                                             |                   | <b>167.121</b>     | <b>306.729</b>     | <b>Total other operating income</b>                                                             |
| <b>Beban operasional lainnya</b>                                                                                         |                   |                    |                    | <b>Other operating expenses</b>                                                                 |
| Beban tenaga kerja                                                                                                       | 31, 37            | (265.404)          | (240.331)          | Personnel expenses                                                                              |
| Beban operasi                                                                                                            | 32, 37            | (429.677)          | (356.270)          | Operating expenses                                                                              |
| Beban umum dan administrasi                                                                                              | 33                | (119.167)          | (128.630)          | General and administrative expenses                                                             |
| Kerugian penurunan nilai aset keuangan dan non keuangan – bersih                                                         | 34                | (240.495)          | (553.166)          | Impairment loss on financial and non-financial assets – net                                     |
| <b>Jumlah beban operasional lainnya</b>                                                                                  |                   | <b>(1.054.743)</b> | <b>(1.278.397)</b> | <b>Total other operating expenses</b>                                                           |
| <b>LABA (RUGI) OPERASIONAL</b>                                                                                           |                   | <b>63.011</b>      | <b>(203.911)</b>   | <b>PROFIT (LOSS) FROM OPERATIONS</b>                                                            |
| <b>PENDAPATAN NON- OPERASIONAL – BERSIH</b>                                                                              | 35                | <b>6.130</b>       | <b>451</b>         | <b>NON-OPERATING INCOME – NET</b>                                                               |
| <b>LABA (RUGI) SEBELUM PAJAK PENGHASILAN</b>                                                                             |                   | <b>69.141</b>      | <b>(203.460)</b>   | <b>PROFIT (LOSS) BEFORE INCOME TAX</b>                                                          |
| <b>MANFAAT (BEBAN) PAJAK PENGHASILAN</b>                                                                                 |                   |                    |                    | <b>INCOME TAX BENEFIT (EXPENSES)</b>                                                            |
| Pajak tangguhan                                                                                                          | 22b               | (14.144)           | 35.397             | Deferred tax                                                                                    |
| <b>LABA (RUGI) TAHUN BERJALAN</b>                                                                                        |                   | <b>54.997</b>      | <b>(168.063)</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 2022  
 (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, 2022  
 (Expressed in million Rupiah, unless otherwise specified)

|                                                              | Catatan/<br>Notes | 2022           | 2021            |                                                                        |
|--------------------------------------------------------------|-------------------|----------------|-----------------|------------------------------------------------------------------------|
| <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                | 16.756         | 42.038          | Remeasurement of defined benefits program                              |
| Pajak penghasilan terkait                                    | 22b               | (3.184)        | (7.987)         | Related income tax                                                     |
| Sub jumlah                                                   |                   | 13.572         | 79.514          | 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                | (22.405)       | (10.443)        | Changes in fair value of securities through other comprehensive income |
| Pajak penghasilan terkait                                    | 22b               | 4.257          | 1.984           | Related income tax                                                     |
| Sub jumlah                                                   |                   | (18.148)       | (8.459)         | Sub total                                                              |
| <b>JUMLAH PENGHASILAN (RUGI) KOMPREHENSIF TAHUN BERJALAN</b> |                   | <b>(4.576)</b> | <b>71.055</b>   | <b>TOTAL COMPREHENSIVE INCOME (LOSS) FOR THE YEAR</b>                  |
| <b>JUMLAH LABA (RUGI) KOMPREHENSIF</b>                       |                   | <b>50.421</b>  | <b>(97.008)</b> | <b>TOTAL COMPREHENSIVE PROFIT (LOSS)</b>                               |
| <b>LABA (RUGI) PER SAHAM DASAR (Rupiah penuh)</b>            | 36                | <b>2,72</b>    | <b>(8,31)</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 2022  
 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK ARTHA GRAHA INTERNASIONAL Tbk  
**STATEMENT OF CHANGES IN EQUITY**  
 For the Year Ended December 31, 2022  
 (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> | 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>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>imbalan pasti<br>setelah<br>dikurangi pajak/<br><i>Remeasurement<br/>of defined<br/>benefits<br/>program after<br/>tax</i> | Saldo laba<br>(rugi)/<br><i>Retained<br/>earnings<br/>(losses)</i> | Jumlah ekuitas/<br><i>Total equity</i> |                                        |
|-----------------------------------|----|---------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|----------------------------------------|----------------------------------------|
| <b>Saldo per 01 Januari 2021</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 January 01, 2021</b>  |
| Tambahan modal disetor            | 28 | 490.890                                                                                                                   | 532                                                                                      | -                                                                                                | -                                                                                                                                                                                                                                                                         | -                                                                                                                                                              | -                                                                  | <b>491.422</b>                         | <i>Additonal paid in capital</i>       |
| Rugi tahun berjalan               | 36 | -                                                                                                                         | -                                                                                        | -                                                                                                | -                                                                                                                                                                                                                                                                         | -                                                                                                                                                              | (168.063)                                                          | <b>(168.063)</b>                       | <i>Loss for the current year</i>       |
| Penghasilan komprehensif lainnya  |    | -                                                                                                                         | -                                                                                        | 45.463                                                                                           | (8.459)                                                                                                                                                                                                                                                                   | 34.051                                                                                                                                                         | -                                                                  | <b>71.055</b>                          | <i>Other comprehensive income</i>      |
| <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> |
| Laba tahun berjalan               | 36 | -                                                                                                                         | -                                                                                        | -                                                                                                | -                                                                                                                                                                                                                                                                         | -                                                                                                                                                              | 54.997                                                             | <b>54.997</b>                          | <i>Profit for the current year</i>     |
| Rugi komprehensif lainnya         |    | -                                                                                                                         | -                                                                                        | -                                                                                                | (18.148)                                                                                                                                                                                                                                                                  | 13.572                                                                                                                                                         | -                                                                  | <b>(4.576)</b>                         | <i>Other comprehensive loss</i>        |
| <b>Saldo per 31 Desember 2022</b> |    | <b>2.242.372</b>                                                                                                          | <b>415.285</b>                                                                           | <b>1.349.281</b>                                                                                 | <b>14.184</b>                                                                                                                                                                                                                                                             | <b>60.364</b>                                                                                                                                                  | <b>(77.116)</b>                                                    | <b>4.004.370</b>                       | <b>Balance as of December 31, 2022</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 2022**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**STATEMENTS OF CASH FLOW**  
**For the Year Ended December 31, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

|                                                                                                   | Catatan/<br>Notes | 2022             | 2021               |                                                                                                           |
|---------------------------------------------------------------------------------------------------|-------------------|------------------|--------------------|-----------------------------------------------------------------------------------------------------------|
| <b>ARUS KAS DARI AKTIVITAS OPERASI</b>                                                            |                   |                  |                    | <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>                                                               |
| Penerimaan bunga                                                                                  |                   | 1.449.676        | 1.503.256          | Receipts of interest                                                                                      |
| Pembayaran bunga                                                                                  |                   | (497.001)        | (816.672)          | Payment of interest                                                                                       |
| Pembayaran beban tenaga kerja                                                                     |                   | (278.422)        | (286.793)          | Payment of personal expenses                                                                              |
| Pembayaran beban umum dan administrasi                                                            |                   | (585.695)        | (458.082)          | Payment of general and administrative expenses                                                            |
| Pembayaran beban operasional                                                                      |                   | (358.987)        | (71.168)           | Payment of operating expenses                                                                             |
| Pembayaran beban non-operasional lainnya – bersih                                                 |                   | 9.039            | 2.122              | Payment of non-operating expenses – net                                                                   |
| <b>Arus kas sebelum perubahan dalam aset dan liabilitas operasi</b>                               |                   | <b>(261.390)</b> | <b>(127.337)</b>   | <b>Cash flow before changes in operating assets and liabilities</b>                                       |
| Penurunan (penambahan) aset operasi:                                                              |                   |                  |                    | Decrease (increase) in operating assets:                                                                  |
| Kredit yang diberikan                                                                             |                   | 1.204.576        | 1.372.637          | Loans                                                                                                     |
| Aset lain-lain                                                                                    |                   | 374.393          | 488.710            | Other assets                                                                                              |
| Penambahan (penurunan) liabilitas operasi:                                                        |                   |                  |                    | Increase (decrease) in operating liabilities:                                                             |
| Liabilitas segera                                                                                 | 19                | 27.400           | (4.800)            | Liabilities due immediately                                                                               |
| Simpanan nasabah                                                                                  | 20                | (680.878)        | (4.494.374)        | Deposit from customer                                                                                     |
| Simpanan dari bank lain                                                                           | 21                | 524              | (103.497)          | Deposit from other banks                                                                                  |
| Beban akrual dan liabilitas lain-lain                                                             |                   | (59.793)         | (165.699)          | Accrued expenses and other liabilities                                                                    |
| <b>Kas bersih diperoleh dari (digunakan untuk) aktivitas operasi</b>                              |                   | <b>604.832</b>   | <b>(3.034.360)</b> | <b>Net cash provided from (used in) operating activities</b>                                              |
| <b>ARUS KAS DARI AKTIVITAS INVESTASI</b>                                                          |                   |                  |                    | <b>CASH FLOWS FROM INVESTMENT ACTIVITIES</b>                                                              |
| Hasil penjualan aset tetap                                                                        | 16                | 7.403            | 454                | Proceeds from sale of fixed assets                                                                        |
| Perolehan aset tak berwujud                                                                       |                   | (7.515)          | (4.451)            | Acquisition of intangible assets                                                                          |
| Pembelian efek-efek - bersih                                                                      | 8                 | (1.161.126)      | (1.183.178)        | Purchase of marketable securities – net                                                                   |
| Efek-efek yang dibeli dengan janji dijual kembali                                                 | 9                 | 1.021.555        | 5.378.819          | Securities purchased under agreement to resell                                                            |
| Perolehan aset tetap                                                                              | 16                | (11.287)         | (21.248)           | Acquisition of fixed assets                                                                               |
| <b>Kas bersih diperoleh dari (digunakan untuk) aktivitas investasi</b>                            |                   | <b>(150.970)</b> | <b>4.170.396</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                                                                             |
| <b>Kas bersih diperoleh dari aktivitas pendanaan</b>                                              |                   | <b>-</b>         | <b>491.422</b>     | <b>Net cash provided from financing activities</b>                                                        |
| <b>KENAIKAN KAS DAN SETARA KAS SETARA KAS</b>                                                     |                   | <b>453.862</b>   | <b>1.627.458</b>   | <b>INCREASE CASH AND CASH EQUIVALENTS</b>                                                                 |
| Pengaruh perubahan kurs mata uang asing                                                           |                   | 25.103           | 6.393              | Effect of foreign currency exchange rate changes                                                          |
| <b>KAS DAN SETARA KAS AWAL TAHUN</b>                                                              |                   | <b>4.503.130</b> | <b>2.869.279</b>   | <b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR</b>                                                 |
| <b>KAS DAN SETARA KAS AKHIR TAHUN</b>                                                             |                   | <b>4.982.095</b> | <b>4.503.130</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                 | 290.754          | 276.539            | Cash                                                                                                      |
| Giro pada Bank Indonesia                                                                          | 5                 | 2.937.933        | 1.532.310          | Current accounts with Bank Indonesia                                                                      |
| Giro pada bank lain                                                                               | 6                 | 375.403          | 720.754            | Current account with other banks                                                                          |
| Penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam 3 bulan dari tanggal akuisisi | 7                 | 1.378.005        | 1.973.527          | Placements with Bank Indonesia and other banks that will mature within 3 months from the date acquisition |
| <b>Jumlah</b>                                                                                     |                   | <b>4.982.095</b> | <b>4.503.130</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, S.H, pengganti dari Eliza Pondaag, S.H, 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 S.H, M.Kn, 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.GB1/2005 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, S.H, substitute notary of Eliza Pondaag, S.H, 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 S.H, M.Kn, 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.GB1/2005 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):

|                              | <b>2022</b> |
|------------------------------|-------------|
| Kantor pusat operasional     | 1           |
| Kantor cabang                | 31          |
| Kantor cabang pembantu       | 35          |
| <i>Mobile terminal</i>       | 1           |
| Anjungan Tunai Mandiri (ATM) | 131         |

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):*

|  | <b>2021</b> |                                 |
|--|-------------|---------------------------------|
|  | 1           | Operational head office         |
|  | 31          | Branches                        |
|  | 36          | Sub branches                    |
|  | 1           | Mobile terminal                 |
|  | 118         | 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 2022**  
**(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, 2022**  
**(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 2022:

| <b>Keterangan</b>                                                                                                                  | <b>Jumlah Saham/<br/>Number of shares</b> | <b>Description</b>                                                                                           |
|------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| Saham yang berasal dari pencatatan saham perdana pada tahun 1990                                                                   | 5.000.000                                 | Shares from initial public offering in 1990                                                                  |
| Saham pendiri pada tahun 1990                                                                                                      | 1.500.000                                 | Founders shares in 1990                                                                                      |
| Saham pendiri pada tahun 1993                                                                                                      | 3.042.800                                 | Founders shares in 1993                                                                                      |
| Saham bonus pada tahun 1993                                                                                                        | 9.542.800                                 | Bonus shares in 1993                                                                                         |
| Saham pendiri pada tahun 1997                                                                                                      | 15.914.400                                | Founders shares in 1997                                                                                      |
| Saham bonus pada tahun 1998                                                                                                        | 8.750.000                                 | Bonus shares in 1998                                                                                         |
| Penawaran Umum Terbatas I (PUT I) pada tahun 1999                                                                                  | 6.737.500.000                             | Limited Public Offering I (LPO I) in 1999                                                                    |
| Bagian yang tidak dapat dicatat ( <i>partial delisting</i> ) atas PUT I pada tahun 2000                                            | (96.875.000)                              | Partial delisting from LPO I in 2000                                                                         |
| Saham pendiri pada tahun 2001                                                                                                      | 2.906.250.000                             | Founders shares in 2001                                                                                      |
| Saham yang diterbitkan dalam rangka penggabungan usaha dengan PT Bank Artha Graha pada tahun 2005                                  | 20.347.234.677                            | Issuance of shares in connection with the merger with PT Bank Artha Graha in 2005                            |
| Pencatatan saham tambahan pada tahun 2007                                                                                          | 2                                         | Listing additional shares in 2007                                                                            |
| 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)                          | Increase in par value from Rp18.48 per share to Rp110.88 per share through reduction of total shares in 2007 |
| Penawaran Umum Terbatas II (PUT II) pada tahun 2007                                                                                | 840.007.286                               | Limited Public Offering II (LPO II) in 2007                                                                  |
| Bagian saham yang tidak dapat dicatat ( <i>partial delisting</i> ) atas PUT II                                                     | (8.400.073)                               | Partial delisting from LPO II                                                                                |
| Penawaran Umum Terbatas III (PUT III) pada tahun 2008                                                                              | 2.695.025.224                             | Limited Public Offering III (LPO III) in 2008                                                                |
| Bagian saham yang tidak dapat dicatat ( <i>partial delisting</i> ) atas PUT III                                                    | (26.950.252)                              | Partial delisting from LPO III                                                                               |
| Penawaran Umum Terbatas IV (PUT IV) pada tahun 2012                                                                                | 4.513.198.014                             | Limited Public Offering IV (LPO IV) in 2012                                                                  |
| Bagian saham yang tidak dapat dicatat ( <i>partial delisting</i> ) atas PUT IV                                                     | (45.131.980)                              | Partial delisting from LPO IV                                                                                |
| Penawaran Umum Terbatas V (PUT V) pada tahun 2016                                                                                  | 2.707.918.808                             | Limited Public Offering V (LPO V) in 2016                                                                    |
| Bagian saham yang tidak dapat dicatat ( <i>partial delisting</i> ) atas PUT V                                                      | (27.079.189)                              | Partial delisting from LPO V                                                                                 |
| Pelaksanaan Waran Seri I                                                                                                           | 4.427.219.858                             | Execution of Series I Warrants                                                                               |
| Bagian saham yang tidak dapat dicatat ( <i>partial delisting</i> ) atas Waran Seri I                                               | (44.272.199)                              | Shares that cannot be recorded ( <i>partial delisting</i> ) of Series I Warrants                             |
| <b>Jumlah saham Bank yang tercatat di Bursa Efek Indonesia pada tanggal 31 Desember 2022</b>                                       | <b>20.021.178.777</b>                     | <b>Total Bank's listed shares in the Indonesia Stock Exchange as of December 31, 2022</b>                    |

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, 2022 is as follows:*

*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.253 tanggal 25 Juli 2022, susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2022 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 /Direktur Independen  
 Direktur  
 Direktur  
 Direktur

Andy Kasih  
 Christina Harapan  
 Anas Latief  
 Indra Sintung Budianto  
 Indrastomo Nugroho  
 Andy Dharma

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.

**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.253 dated July 25, 2022, the composition of the Bank's Boards of Commissioners and Directors as of December 31, 2022 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 Director/ Independent Director  
 Director  
 Director  
 Director

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 it and proper test and compliance test on January 27, 2022.

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.003/KOM-BAG/XI/2022 tanggal 01 November 2022 dan Keputusan Dewan Komisaris pada tanggal 23 Agustus 2021 dengan Surat Keputusan Komisaris No.005/KOM-BAGI/VIII/2021, susunan Komite Audit pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

|         | 2022                 |
|---------|----------------------|
| Ketua   | Kiki Syahnakri       |
| Anggota | Suryani Purwita      |
| Anggota | Pesta Uli Sitanggang |

**Komite pemantau risiko**

Berdasarkan Keputusan Dewan Komisaris No.003/KOM-BAG/XI/2022 tanggal 01 November 2022 dan Keputusan Dewan Komisaris pada tanggal 23 Agustus 2021 dengan Surat Keputusan Komisaris No.005/KOM-BAGI/VIII/2021, susunan Komite Audit pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

|         | 2022                 |
|---------|----------------------|
| Ketua   | Elizawatie Simon     |
| Anggota | Suryani Purwita      |
| Anggota | Pesta Uli Sitanggang |

**Komite remunerasi dan nominasi**

Berdasarkan Keputusan Dewan Komisaris tanggal 25 Oktober 2021 No.001/KOM-BAGI/X/2021 dan tanggal 23 Agustus 2021 No.005/KOM-BAGI/VIII/2021, susunan Komite Pemantau Risiko pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

|         | 2022                   |
|---------|------------------------|
| 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, Sekretaris Perusahaan pada tanggal 31 Desember 2022 dan 2021 adalah Marlene Gunawan.

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.003/KOM-BAG/XI/2022 dated November 01, 2022 and the Decision of the Board of Commissioners on August 23, 2021 with the Decree of the Commissioner No.005/KOM-BAGI/VIII/2021, the composition of the Audit Committee as of December 31, 2022 and 2021 are as follows:

|                 | 2021 |          |
|-----------------|------|----------|
| Kiki Syahnakri  |      | Chairman |
| Edijanto        |      | Member   |
| Suryani Purwita |      | Member   |

**Risk monitoring committee**

Based on the Decision of the Board of Commissioners No.003/KOM-BAG/XI/2022 dated November 01, 2022 and the Decision of the Board of Commissioners on August 23, 2021 with the Decree of the Commissioner No.005/KOM-BAGI/VIII/2021, the composition of the Audit Committee as of December 31, 2022 and 2021 are as follows:

|                        | 2021 |          |
|------------------------|------|----------|
| Nicolaus Eko Riwayanto |      | Chairman |
| Edijanto               |      | Member   |
| Suryani Purwita        |      | Member   |

**Remuneration and nomination committee**

Based on the Decision of the Board of Commissioners dated October 25, 2021 No. 001/KOM-BAGI/X/2021 and August 23, 2021 No. 005/KOM-BAGI/VIII/2021, the composition of the Risk Monitoring Committee as of December 31, 2022 and 2021 is as follows:

|                        | 2021 |          |
|------------------------|------|----------|
| Nicolaus Eko Riwayanto |      | Chairman |
| Tomy Winata            |      | Member   |
| Elvin Halim            |      | 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, The Corporate Secretary on December 31, 2022 and 2021 is Marlene Gunawan.

**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, Kepala Satuan Kerja Audit Internal (SKAI) pada tanggal 31 Desember 2022 dan 2021 adalah Adhyaksa Sitepu.

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 2022 dan 2021 adalah sebagai berikut:

|                 | <b>2022</b>   | <b>2021</b>   |
|-----------------|---------------|---------------|
| Dewan Komisaris | 12.781        | 10.006        |
| Direksi         | 16.582        | 10.359        |
| <b>Jumlah</b>   | <b>29.363</b> | <b>20.365</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 2022 dan 2021, Bank memiliki karyawan masing-masing sejumlah 1.487 dan 1.581 (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 29 Maret 2023.

**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, the Chief of Internal Audit Working Unit (IAWU) as of December 31, 2022 and 2021 is Adhyaksa Sitepu.

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, 2022 and 2021 are as follows:

|               | <b>2022</b>   | <b>2021</b>   |                        |
|---------------|---------------|---------------|------------------------|
|               | 12.781        | 10.006        | Board of Commissioners |
|               | 16.582        | 10.359        | Board of Directors     |
| <b>Jumlah</b> | <b>29.363</b> | <b>20.365</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, 2022 and 2021, the Bank had 1,487 and 1,581 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 29, 2023.



## **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.*

#### **ii. 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 2022.

Amendemen PSAK 22 "Kombinasi bisnis";

Amendemen PSAK No. 57, "Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Memberatkan - Biaya Memenuhi Kontrak";

Amendemen PSAK 71: "Instrumen keuangan";

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, 2022.

Amendment of SFAS 22 "Business combination";

Amendments to SFAS 57, "Provisions, Contingent Liabilities, and Contingent Assets on Onerous Contracts - Cost of Fulfilling Contracts";

Amendment of SFAS 71: "Financial instrument";

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 2022:

**Efektif berlaku pada atau setelah tanggal 1 Januari 2023:**

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*;

Standar tersebut akan berlaku efektif pada 1 Januari 2023 dan penerapan dini diperbolehkan.

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, 2022:

**Effective on or after January 1, 2023:**

*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 on Deferred Tax related to Assets and Liabilities arising from a Single Transaction;*

*The above standards will be effective on January 1, 2023 and early adoption is permitted.*

*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 Buku Panduan Akuntansi Perbankan Bagi Bank Umum Konvensional ("BPAK"). Bank mengacu pada Buku Panduan Akuntansi Perbankan Bagi Bank Umum Konvensional ("BPAK") 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 2022 dan 2021 (Rupiah penuh):

|                       | 2022      |
|-----------------------|-----------|
| Poundsterling Inggris | 18.786,09 |
| Euro Eropa            | 16.581,72 |
| Dolar Amerika Serikat | 15.567,50 |
| Dolar Australia       | 10.557,88 |
| Dolar Singapura       | 11.592,88 |
| Yuan China            | 2.234,50  |
| Dolar Hong Kong       | 1.996,55  |
| Yen Jepang            | 117,81    |

**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 Banking Accounting Handbook for Conventional Commercial Banks ("BPAK"). The Bank refers to the Banking Accounting Handbook for Conventional Commercial Banks ("BPAK") 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, 2022 and 2021 (Rupiah full amount):

|  | 2021      |                             |
|--|-----------|-----------------------------|
|  | 19.250,86 | Great Britain Poundsterling |
|  | 16.112,46 | European Euro               |
|  | 14.252,50 | United States Dollar        |
|  | 10.346,61 | Australian Dollar           |
|  | 10.554,67 | Singapore Dollar            |
|  | 2.236,50  | China Yuan                  |
|  | 1.828,03  | Hong Kong Dollar            |
|  | 123,77    | 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;
- 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 diakun 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 didalam pendapatan kelompok diperdagangkan - bersih. Beban Bunga dari liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laba rugi dicatat diakun 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;
- b) financial liabilities at amortized cost.

- a) 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)**

- a) 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 menanggihkan 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)**

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**d. Financial assets and liabilities (continued)**

Pengungkapan

Disclosure

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:

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:

- 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).

- 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).

Risiko pasar - analisis sensitivitas Bank mengungkapkan:

Market risk - sensitivity analysis The Bank discloses:

- 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.

- 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.

Untuk pengukuran nilai wajar yang diakui dalam laporan posisi keuangan untuk setiap kelompok instrumen keuangan, Bank mengungkapkan:

For fair value measurements recognized in the statement of financial position for each class of financial instruments, the Bank discloses:

- 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.

- 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 mengklasifikasikan instrumen keuangan dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi instrumen keuangan dapat dilihat pada tabel di bawah ini:

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 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/ Receivables from sale of securities |
|                                                                             |                                                                                                                                                    |                                                                                                      | Piutang terkait transaksi ATM/<br>Receivables related to ATM transactions          |
| Liabilitas keuangan/<br>Financial liabilities                               | Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/Financial assets at fair value through other comprehensive income | Efek-efek/Securities<br>Obligasi Pemerintah/ Government Bonds                                        |                                                                                    |
|                                                                             | Derivatif lindung nilai/ Hedging derivatives                                                                                                       | Tagihan derivatif – terkait lindung nilai atas arus kas/ Derivative receivables- non hedging related |                                                                                    |
|                                                                             |                                                                                                                                                    | Liabilitas derivatif – tidak terkait lindung nilai/Derivative payables- non hedging related          |                                                                                    |
|                                                                             |                                                                                                                                                    | Liabilitas segera/Obligation due immediately                                                         |                                                                                    |
|                                                                             |                                                                                                                                                    | Simpanan nasabah/Deposits from customers                                                             |                                                                                    |
|                                                                             |                                                                                                                                                    | Simpanan dari bank lain/Deposits from other banks                                                    |                                                                                    |
|                                                                             |                                                                                                                                                    | Efek-efek yang dijual dengan janji di beli kembali/Securities sold under agreements to repurchase    |                                                                                    |
|                                                                             |                                                                                                                                                    | Beban yang masih harus dibayar/Accrued expenses                                                      |                                                                                    |
|                                                                             |                                                                                                                                                    | Liabilitas lain-lain/Other liabilities                                                               | Setoran jaminan/Security deposit                                                   |
|                                                                             |                                                                                                                                                    |                                                                                                      | Utang nasabah/Payable to customers                                                 |
|                                                                             |                                                                                                                                                    |                                                                                                      | Lain-lain/Others                                                                   |
| Rekening administratif/ Off balance sheet financial statements              | Garansi yang diberikan/ Bank guarantees issued                                                                                                     | Efek-efek yang diterbitkan/Marketable securities issued                                              |                                                                                    |
|                                                                             |                                                                                                                                                    | Pinjaman yang diterima/Borrowings                                                                    |                                                                                    |

**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 2l).

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 2d).

**• 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 2l).

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 2d).

**• 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 2l).

**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 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**

Rafer 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 2l).

**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 21.

**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 21.

**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:

- a. Karakteristik ekonomi dan risiko dari derivatif melekat tidak secara erat berhubungan dengan karakteristik ekonomi dan risiko kontrak utama,
- b. Instrumen terpisah dengan kondisi yang sama dengan instrumen derivatif melekat memenuhi definisi dari derivatif, dan
- c. 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 21).

**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:

- a. 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:*

- 1. The economic characteristics and risks of the embedded derivative are not closely related to those of the host contract,*
- 2. A separate instrument with the same terms as the embedded derivative would meet the definition of a derivative, and*
- 3. 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 21).*

**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:*

- a. *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 konsumtif 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/diangsur 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 in 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 terdukung, 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 terdukung 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 in 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)**

**1. 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)**

**1. 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)

### 1. 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)

### 1. 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 Kkuangan 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)**

**1. 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)**

**1. 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)**

**1. 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)**

**1. 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 2L.

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 2L.

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 land rights, 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, land rights 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 land rights 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:

|                   | Tarif/Rate | Umur manfaat (tahun)/<br>Useful life (year) |                  |
|-------------------|------------|---------------------------------------------|------------------|
| Bangunan          | 5% - 10%   | 10 - 20                                     | Buildings        |
| Inventaris kantor | 10% - 50%  | 4 - 8                                       | Office equipment |
| Instalasi         | 10% - 50%  | 4 - 8                                       | Installations    |

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 land rights 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:

Land rights 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 land rights in "Fixed Assets" account and these costs are not depreciated. Costs related to renewal of land rights are recognized as intangible assets and amortized during the period of the land rights 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 2022 dan 2021 adalah 20.223.412.907 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, 2022 and 2021 is 20,223,412,907 shares.

**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 2022 dan 2021, 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, 2022 and 2021, 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 - ank 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 2022 dan 2021.

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, 2022 and 2021.

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.

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.

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.

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.

**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.

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.

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.

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.

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**4. KAS**

Rincian kas adalah sebagai berikut:

|                        | 2022                                                                                                                            |                                                        |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
|                        | <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> |
| <b>Rupiah</b>          |                                                                                                                                 | 259.062                                                |
| <b>Mata Uang Asing</b> |                                                                                                                                 |                                                        |
| Dolar Amerika Serikat  | 1.223.946                                                                                                                       | 19.054                                                 |
| Dolar Singapura        | 628.186                                                                                                                         | 7.282                                                  |
| Dolar Australia        | 162.015                                                                                                                         | 1.711                                                  |
| Poundsterling Inggris  | 60.255                                                                                                                          | 1.132                                                  |
| Euro Eropa             | 65.050                                                                                                                          | 1.079                                                  |
| Yen Jepang             | 6.879.000                                                                                                                       | 810                                                    |
| Dolar Hong Kong        | 214.050                                                                                                                         | 427                                                    |
| Yuan China             | 88.300                                                                                                                          | 197                                                    |
| Sub jumlah             |                                                                                                                                 | 31.692                                                 |
| <b>Jumlah</b>          |                                                                                                                                 | <b>290.754</b>                                         |

Pada tanggal 31 Desember 2022 dan 2021, saldo mata uang Rupiah termasuk uang pada mesin Anjungan Tunai Mandiri (ATM) masing-masing sebesar Rp23.195 dan Rp20.413.

Pada tanggal 31 Desember 2022 dan 2021, kas (cash in safe) diasuransikan kepada PT Arthagraha General Insurance (pihak ketiga) terhadap risiko pencurian dan lainnya dengan nilai pertanggungan masing-masing sebesar Rp171.300 dan Rp209.627. Manajemen berkeyakinan bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas risiko tersebut.

**5. GIRO PADA BANK INDONESIA**

Rincian giro pada Bank Indonesia adalah sebagai berikut:

|                       | 2022                                                                                                                            |                                                        |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
|                       | <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> |
| <b>Rupiah</b>         |                                                                                                                                 | 2.871.771                                              |
| Dolar Amerika Serikat | 4.250.000                                                                                                                       | 66.162                                                 |
| <b>Jumlah</b>         |                                                                                                                                 | <b>2.937.933</b>                                       |

Saldo giro pada Bank Indonesia (BI) disediakan untuk memenuhi persyaratan Giro Wajib Minimum (GWM) dari Bank Indonesia.

**4. CASH**

The details of cash are as follows:

|  | 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> |                             |
|  |                                                                                                                                 | 239.504                                                | <b>Rupiah</b>               |
|  |                                                                                                                                 |                                                        | <b>Foreign Currencies</b>   |
|  | 1.566.271                                                                                                                       | 22.324                                                 | United States Dollar        |
|  | 1.065.373                                                                                                                       | 11.245                                                 | Singapore Dollar            |
|  | 129.070                                                                                                                         | 1.335                                                  | Australian Dollar           |
|  | 10.170                                                                                                                          | 196                                                    | Great Britain Poundsterling |
|  | 62.650                                                                                                                          | 1.009                                                  | European Euro               |
|  | 2.030.000                                                                                                                       | 251                                                    | Japanese Yen                |
|  | 208.650                                                                                                                         | 381                                                    | Hongkong Dollar             |
|  | 131.400                                                                                                                         | 294                                                    | China Yuan                  |
|  |                                                                                                                                 | 37.035                                                 | Sub total                   |
|  |                                                                                                                                 | <b>276.539</b>                                         | <b>Total</b>                |

As of December 31, 2022 and 2021, the balance in Rupiah includes cash in Automatic Teller Machine (ATM) amounting to Rp23,195 and Rp20,413 respectively.

As of December 31, 2022 and 2021, cash (cash in safe) insured with PT Arthagraha General Insurance (third party) against theft and other risks with coverage amounting to Rp171,300 and Rp209,627 respectively. Management believes that the insurance coverage is adequate to cover possible losses from such risks.

**5. CURRENT ACCOUNTS WITH BANK INDONESIA**

The details of current accounts with Bank Indonesia are as follows:

|  | 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> |                      |
|  |                                                                                                                                 | 1.464.610                                              | <b>Rupiah</b>        |
|  | 4.750.000                                                                                                                       | 67.700                                                 | United States Dollar |
|  |                                                                                                                                 | <b>1.532.310</b>                                       | <b>Total</b>         |

Current accounts with Bank Indonesia (BI) are maintained to comply with Bank Indonesia minimum statutory reserve requirement (GWM).

**5. GIRO PADA BANK INDONESIA (lanjutan)**

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 (KPM) Bank dengan KPM 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 (KPM) Bank dan KPM 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.

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.

**5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)**

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.

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.

**5. GIRO PADA BANK INDONESIA (lanjutan)**

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 (KPMM) bank dan KPMM 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%.

PADG No. 24/8/PADG/2022 tanggal 30 Juni 2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah mengatur GWM dalam rupiah ditetapkan 9% DPK BUK dalam rupiah selama periode pelaporan tertentu, dan Pemberian remunerasi sebesar 1,5% terhadap pemenuhan kewajiban GWM setelah memperhitungkan insentif bagi bank-bank dalam penyaluran kredit/pembiayaan kepada sektor prioritas dan UMKM dan/atau memenuhi target Rasio Pembiayaan Inklusif Makroprudensial (RPIM).

PADG GWM ini juga mengonsolidasikan seluruh perubahan pada PADG No. 20/10/PADG/2018 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah, tanpa mengubah substansi pengaturan selain perubahan besaran GWM dan bagian yang diperhitungkan untuk mendapat remunerasi. Selanjutnya, pada saat PADG GWM Nomor 24/8/PADG/2022 mulai berlaku tanggal 1 Juli 2022, PADG Nomor 20/10/PADG/2018 beserta perubahannya dicabut dan dinyatakan tidak berlaku.

**5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)**

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%.

PADG No. 24/8/PADG/2022 dated June 30, 2022 concerning Regulations for the Implementation of Minimum Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units stipulate that GWM in rupiah is set at 9% DPK BUK in rupiah during the reporting period certain conditions, and Providing remuneration of 1.5% for fulfilling GWM obligations after taking into account incentives for banks in channeling credit/financing to priority sectors and MSMEs and/or meeting the Macroprudential Inclusive Financing Ratio (MIFR) target.

PADG GWM also consolidates all changes to PADG No. 20/10/PADG/2018 concerning Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units, without changing the substance of the regulation other than changes in the GWM amount and the portion calculated for remuneration. Furthermore, when PADG GWM Number 24/8/PADG/2022 comes into force on July 1 2022, PADG Number 20/10/PADG/2018 and its amendments are revoked and declared not valid.

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**5. GIRO PADA BANK INDONESIA (lanjutan)**

Rasio Giro Wajib Minimum (GWM) Bank pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

|                       | 2022   | 2021   |
|-----------------------|--------|--------|
| Rupiah                |        |        |
| GWM Primer            | 13,77% | 6,46%  |
| GWM Sekunder/PLM      | 19,96% | 18,98% |
| GWM LFR/RIM           | 54,90% | 55,87% |
| Dolar Amerika Serikat | 4,44%  | 5,56%  |

Pada tanggal 31 Desember 2022 dan 2021, Bank telah memenuhi ketentuan Bank Indonesia mengenai GWM.

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                       | 2022         | 2021         |
|-----------------------|--------------|--------------|
| Rupiah                | 0,00 - 0,51% | 0,00 - 1,50% |
| Dolar Amerika Serikat | 0,00%        | 0,00%        |

Pada tanggal 31 Desember 2022 dan 2021, *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 (GWM) ratio as of December 31, 2022 and 2021 are as follows:*

Rupiah  
Primary GWM  
Secondary GWM  
LFR GWM  
United States Dollar

*As of December 31, 2022 and 2021, the Bank has complied with Bank Indonesia regulation on the GWM.*

*The average interest rates per annum are as follows:*

Rupiah  
United States Dollar

**6. GIRO PADA BANK LAIN**

a. Berdasarkan mata uang dan bank

|                                           | 2022                                                                                                            |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
|                                           | 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                                                                    |
| Rupiah                                    |                                                                                                                 |
| PT Bank Central Asia<br>Tbk, Jakarta      | 104.276                                                                                                         |
| PT Bank Permata Tbk                       | 23.250                                                                                                          |
| PT Bank Mandiri<br>(Persero) Tbk          | 21.022                                                                                                          |
| PT Bank Maybank<br>Indonesia Tbk, Jakarta | 5.663                                                                                                           |
| Bank Pembangunan<br>Daerah NTT Kupang     | 250                                                                                                             |
| PT Bank Negara<br>Indonesia (Persero) Tbk | 5                                                                                                               |
| PT Bank CIMB Niaga Tbk                    | 970                                                                                                             |
| Sub jumlah                                | 155.436                                                                                                         |

**6. CURRENT ACCOUNTS WITH OTHER BANKS**

a. By currency and bank

|                                           | 2021                                                                                                            |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
|                                           | 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                                                                    |
| Rupiah                                    |                                                                                                                 |
| PT Bank Central Asia<br>Tbk, Jakarta      | 64.283                                                                                                          |
| PT Bank Permata Tbk                       | 23.193                                                                                                          |
| PT Bank Mandiri<br>(Persero) Tbk          | 20.506                                                                                                          |
| PT Bank Maybank<br>Indonesia Tbk, Jakarta | 17.121                                                                                                          |
| Bank Pembangunan<br>Daerah NTT Kupang     | 245                                                                                                             |
| PT Bank Negara<br>Indonesia (Persero)Tbk  | 4                                                                                                               |
| PT Bank CIMB Niaga Tbk                    |                                                                                                                 |
| Sub total                                 | 125.352                                                                                                         |

Rupiah  
PT Bank Central Asia  
Tbk, Jakarta  
PT Bank Permata Tbk  
PT Bank Mandiri  
(Persero) Tbk  
PT Bank Maybank  
Indonesia Tbk, Jakarta  
Bank Pembangunan  
Daerah NTT Kupang  
PT Bank Negara  
Indonesia (Persero)Tbk  
PT Bank CIMB Niaga Tbk  
Sub total

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(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)

|                                                     | 2022                                                                                                            |                                              | 2021                                                                                                            |                                              |                                                     |
|-----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------|
|                                                     | 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 | 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>Dolar Amerika Serikat</u>                        |                                                                                                                 |                                              |                                                                                                                 |                                              | <u>United States Dollar</u>                         |
| Standard Chartered Bank,<br>New York                | 3.218.927                                                                                                       | 50.111                                       | 21.413.940                                                                                                      | 305.202                                      | Standard Chartered<br>Bank New York                 |
| PT Bank Negara Indonesia<br>(Persero) Tbk, Jakarta  | 2.000.981                                                                                                       | 31.150                                       | 2.000.164                                                                                                       | 28.507                                       | PT Bank Negara Indonesia<br>(Persero) Tbk, Jakarta  |
| PT Bank Mandiri<br>(Persero) Tbk, Jakarta           | 1.383.528                                                                                                       | 21.538                                       | 5.310.258                                                                                                       | 75.684                                       | PT Bank Mandiri<br>(Persero) Tbk, Jakarta           |
| PT Bank Negara Indonesia<br>(Persero) Tbk, New York | 1.310.919                                                                                                       | 20.408                                       | 1.585.336                                                                                                       | 22.595                                       | PT Bank Negara Indonesia<br>(Persero) Tbk, New York |
| PT Bank Central Asia<br>Tbk, Jakarta                | 654.843                                                                                                         | 10.194                                       | 2.315.410                                                                                                       | 33.000                                       | PT Bank Central Asia<br>Tbk, Jakarta                |
| Kookmin Bank,<br>Korea Selatan                      | 117.662                                                                                                         | 1.832                                        | 93.040                                                                                                          | 1.326                                        | Kookmin Bank,<br>Korea Selatan                      |
| PT Bank ICBC<br>Indonesia, Jakarta                  | 62.498                                                                                                          | 973                                          | 62.483                                                                                                          | 891                                          | PT Bank ICBC Indonesia,<br>Jakarta                  |
| Bank of China, Jakarta                              | -                                                                                                               | -                                            | 10.525                                                                                                          | 151                                          | Bank of China, Jakarta                              |
| Sub jumlah                                          | 8.749.358                                                                                                       | 136.206                                      | 32.791.156                                                                                                      | 467.356                                      | Sub total                                           |
| <u>Dolar Singapura</u>                              |                                                                                                                 |                                              |                                                                                                                 |                                              | <u>Singapore Dollar</u>                             |
| United Overseas Bank<br>Ltd, Singapura              | 3.886.397                                                                                                       | 45.055                                       | 4.682.611                                                                                                       | 49.423                                       | United Overseas Bank<br>Ltd, Singapura              |
| PT Bank UOB Indonesia,<br>Jakarta                   | 1.112.658                                                                                                       | 12.899                                       | 1.112.668                                                                                                       | 11.744                                       | PT Bank UOB Indonesia,<br>Jakarta                   |
| Standard Chartered Bank,<br>Singapura               | 687.238                                                                                                         | 7.967                                        | 3.180.873                                                                                                       | 33.573                                       | Standard Chartered<br>Bank, Singapura               |
| Sub jumlah                                          | 5.686.293                                                                                                       | 65.921                                       | 8.976.152                                                                                                       | 94.740                                       | Sub total                                           |
| <u>Yen Jepang</u>                                   |                                                                                                                 |                                              |                                                                                                                 |                                              | <u>Japanese Yen</u>                                 |
| Sumitomo Mitsui<br>Banking Corporation,<br>Tokyo    | 49.373.032                                                                                                      | 5.817                                        | 21.896.930                                                                                                      | 2.710                                        | Sumitomo Mitsui<br>Banking<br>Corporation, Tokyo    |
| <u>Euro Eropa</u>                                   |                                                                                                                 |                                              |                                                                                                                 |                                              | <u>European Euro</u>                                |
| PT Bank ICBC<br>Indonesia, Jakarta                  | 320.642                                                                                                         | 5.317                                        | 231.695                                                                                                         | 3.733                                        | PT Bank ICBC<br>Indonesia, Jakarta                  |
| Indover Bank, Amsterdam                             | 20.568                                                                                                          | 341                                          | 20.568                                                                                                          | 331                                          | Indover Bank, Amsterdam                             |
| Standard Chartered Bank,<br>Jerman                  | -                                                                                                               | -                                            | 56.653                                                                                                          | 913                                          | Standard Chartered Bank,<br>Jerman                  |
| Sub jumlah                                          | 341.210                                                                                                         | 5.658                                        | 308.916                                                                                                         | 4.977                                        | Sub total                                           |
| <u>Poundsterling Inggris</u>                        |                                                                                                                 |                                              |                                                                                                                 |                                              | <u>Great Britain<br/>Poundsterling</u>              |
| PT Bank ICBC Indonesia                              | 116.585                                                                                                         | 2.190                                        | 282.474                                                                                                         | 5.438                                        | PT Bank ICBC Indonesia                              |
| Standard Chartered Bank,<br>London                  | 92.892                                                                                                          | 1.745                                        | 380.196                                                                                                         | 7.319                                        | Standard Chartered<br>Bank, London                  |
| Sub jumlah                                          | 209.477                                                                                                         | 3.935                                        | 662.670                                                                                                         | 12.757                                       | Sub total                                           |

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)

|                          | 2022                                                                                                            |                                              | 2021                                                                                                            |                                              |                          |
|--------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|--------------------------|
|                          | 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 | 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>Yuan China</u>        |                                                                                                                 |                                              |                                                                                                                 |                                              | <u>China Yuan</u>        |
| PT Bank ICBC             |                                                                                                                 |                                              |                                                                                                                 |                                              | PT Bank ICBC Indonesia,  |
| Indonesia, Jakarta       | 479.689                                                                                                         | 1.072                                        | 763.565                                                                                                         | 1.708                                        | Jakarta                  |
| Standard Chartered Bank, |                                                                                                                 |                                              |                                                                                                                 |                                              | Standard Chartered       |
| China                    | 39.841                                                                                                          | 89                                           | 39.841                                                                                                          | 89                                           | Bank, China              |
| Bank of China, Jakarta   | 7.617                                                                                                           | 17                                           | 7.603                                                                                                           | 17                                           | Bank of China, Jakarta   |
| Sub jumlah               | 527.147                                                                                                         | 1.178                                        | 811.009                                                                                                         | 1.814                                        |                          |
| <u>Dolar Australia</u>   |                                                                                                                 |                                              |                                                                                                                 |                                              | <u>Australian Dollar</u> |
| PT Bank Central Asia     |                                                                                                                 |                                              |                                                                                                                 |                                              | PT Bank Central Asia     |
| Tbk, Jakarta             | 91.662                                                                                                          | 968                                          | 1.027.538                                                                                                       | 10.632                                       | Tbk, Jakarta             |
| <u>Dolar Hong Kong</u>   |                                                                                                                 |                                              |                                                                                                                 |                                              | <u>Hong Kong Dollar</u>  |
| Standard Chartered Bank, |                                                                                                                 |                                              |                                                                                                                 |                                              | Standard Chartered       |
| Hong Kong                | 142.332                                                                                                         | 284                                          | 227.759                                                                                                         | 416                                          | Bank, Hong Kong          |
| Jumlah                   |                                                                                                                 | 375.403                                      |                                                                                                                 | 720.754                                      | Total                    |
| Cadangan kerugian        |                                                                                                                 | (343)                                        |                                                                                                                 | (336)                                        | Allowance for            |
| penurunan nilai          |                                                                                                                 |                                              |                                                                                                                 |                                              | impairment losses        |
| <b>Jumlah - bersih</b>   |                                                                                                                 | <b>375.060</b>                               |                                                                                                                 | <b>720.418</b>                               | <b>Total - net</b>       |

b. Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

b. Changes in allowance for impairment losses are as follows:

|                                               | 2022       | 2021       |                                                                        |
|-----------------------------------------------|------------|------------|------------------------------------------------------------------------|
| <b>Pihak ketiga</b>                           |            |            | <b>Third party</b>                                                     |
| <u>Mata Uang Asing</u>                        |            |            | <u>Foreign Currency</u>                                                |
| Saldo awal tahun                              | 336        | 174        | Balance at beginning of year                                           |
| Penyesuaian                                   | -          | 162        | Adjustment                                                             |
| Pemulihan                                     | (72)       | -          | Recovery                                                               |
| Selisih kurs karna penjabaran mata uang asing | 79         |            | Exchange rate differences due to the translation of foreign currencies |
| <b>Saldo akhir tahun</b>                      | <b>343</b> | <b>336</b> | <b>Balance at end of year</b>                                          |

Bank melakukan penilaian atas penurunan nilai giro pada bank lain secara individual dengan menggunakan bukti objektif penurunan nilai.

The Bank assesses the impairment of current accounts with other banks individually by using objective evidences of impairment.

Pada tanggal 31 Desember 2022 dan 2021, 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.

As of December 31, 2022 and 2021, 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 2022 dan 2021, 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:

|                 | 2022  |
|-----------------|-------|
| Rupiah          | 0,33% |
| Mata Uang Asing | 0,01% |

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

- a. Berdasarkan jenis, mata uang dan bank

|                                    | 2022                                                                                                            |                                              |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|
|                                    | 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 |
| Rupiah                             |                                                                                                                 |                                              |
| Deposit facility<br>Bank Indonesia |                                                                                                                 | 552.927                                      |
| Penempatan pada bank –<br>Deposito |                                                                                                                 | -                                            |
| Sub jumlah                         |                                                                                                                 | 552.927                                      |
| Dolar Amerika Serikat              |                                                                                                                 |                                              |
| Term deposits Bank<br>Indonesia    | 53.000.000                                                                                                      | 825.078                                      |
| <b>Jumlah – bersih</b>             |                                                                                                                 | <b>1.378.005</b>                             |

- b. Berdasarkan sisa umur sampai dengan jatuh tempo

|                        | 2022             |
|------------------------|------------------|
| Rupiah                 |                  |
| Kurang dari 1 bulan    | 552.927          |
| Dolar Amerika Serikat  |                  |
| Kurang dari 1 bulan    | 825.078          |
| <b>Jumlah – Bersih</b> | <b>1.378.005</b> |

- c. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                       | 2022  |
|-----------------------|-------|
| Rupiah                | 3,01% |
| Dolar Amerika Serikat | 1,75% |

6. CURRENT ACCOUNTS WITH OTHER BANKS  
(continued)

- b. Changes in allowance for impairment losses are as follows: (continued)

As of December 31, 2022 and 2021, 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:

|                    | 2021  |  |
|--------------------|-------|--|
| Rupiah             | 1,53% |  |
| Foreign Currencies | 0,02% |  |

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

- a. By type, currency and bank

|                                    | 2021                                                                                                            |                                              |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|
|                                    | 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 |
| Rupiah                             |                                                                                                                 |                                              |
| Deposit facility<br>Bank Indonesia |                                                                                                                 | 288.956                                      |
| Placements with bank –<br>Deposito |                                                                                                                 | 1.299.754                                    |
| Sub total                          |                                                                                                                 | 1.588.710                                    |
| United States Dollar               |                                                                                                                 |                                              |
| Term deposits Bank<br>Indonesia    | 27.000.000                                                                                                      | 384.817                                      |
| <b>Total – net</b>                 |                                                                                                                 | <b>1.973.527</b>                             |

- b. By remaining maturity period

|                      | 2021             |  |
|----------------------|------------------|--|
| Rupiah               |                  |  |
| Less than 1 month    | 1.588.710        |  |
| United States Dollar |                  |  |
| Less than 1 month    | 384.817          |  |
| <b>Total – Net</b>   | <b>1.973.527</b> |  |

- c. The average interest rates per annum are as follows:

|                      | 2021  |  |
|----------------------|-------|--|
| Rupiah               | 2,84% |  |
| United States Dollar | 0,02% |  |

**7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (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 2022 dan 2021, seluruh penempatan pada Bank Indonesia dan bank lain dikategorikan "Lancar".

Pada tanggal 31 Desember 2022 dan 2021, 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 2022 dan 2021, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang digunakan sebagai jaminan.

**7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (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, 2022 and 2021, all placements with Bank Indonesia and other banks are classified as "Current".

As of December 31, 2022 and 2021, 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, 2022 and 2021, 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

**8. MARKETABLE SECURITIES**

a. By purpose, type and currency

|                                                          | 2022             | 2021             |                                                      |
|----------------------------------------------------------|------------------|------------------|------------------------------------------------------|
| <u>Nilai wajar melalui penghasilan komprehensif lain</u> |                  |                  | <u>Fair value through other comprehensive income</u> |
| Rupiah                                                   |                  |                  | Rupiah                                               |
| Obligasi Pemerintah                                      | 496.479          | 496.138          | Government bonds                                     |
| Obligasi Korporasi                                       | 387.614          | 566.059          | Corporate bond                                       |
| Obligasi Ritel                                           | 77.989           | -                | Retail bond                                          |
| Sub jumlah                                               | 962.082          | 1.062.197        | Sub total                                            |
| <u>Biaya perolehan yang diamortisasi</u>                 |                  |                  | <u>Amortized cost</u>                                |
| Obligasi Pemerintah                                      | 1.563.188        | 927.429          | Government Bonds                                     |
| Obligasi Korporasi                                       | 1.097.852        | 624.223          | Corporate Bond                                       |
| Obligasi Bank                                            | 157.000          | 72.000           | Bank Bond                                            |
| Wesel dengan ekspor LC                                   | 185.891          | 154.542          | Money order with export LC                           |
| Sub jumlah                                               | 3.003.931        | 1.778.194        | Sub total                                            |
| <u>Dollar Amerika Serikat</u>                            |                  |                  | <u>United States Dollar</u>                          |
| Obligasi Pemerintah                                      | 79.681           | -                | Government Bonds                                     |
| Sub jumlah                                               | 79.681           | -                | Sub total                                            |
| Jumlah                                                   | 4.045.694        | 2.840.391        | Total                                                |
| Cadangan kerugian penurunan nilai                        | (548)            | (503)            | Allowance for impairment losses                      |
| <b>Jumlah - net</b>                                      | <b>4.045.146</b> | <b>2.839.888</b> | <b>Total - net</b>                                   |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit

| 2022                                              |                                                           |                                       |                                      |                            |                      |                                                        |
|---------------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|--------------------------------------------------------|
| 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/<br>Rating | Issuer name                                            |
| Pihak ketiga                                      |                                                           |                                       |                                      |                            |                      | Third parties                                          |
| Rupiah                                            |                                                           |                                       |                                      |                            |                      | Rupiah                                                 |
| Nilai wajar melalui penghasilan komprehensif lain |                                                           |                                       |                                      |                            |                      | Fair value through other comprehensive income          |
| <u>Obligasi Pemerintah</u>                        |                                                           |                                       |                                      |                            |                      | <u>Government Bonds</u>                                |
| FR 0084 – 001440                                  | 7,25%                                                     | 15 Feb/ Feb 2026                      | 200.000                              | 205.338                    | BBB***)              | FR 0084 – 001440                                       |
| FR 0085 – 001441                                  | 7,75%                                                     | 15 Feb/ Feb 2026                      | 190.000                              | 199.954                    | BBB***)              | FR 0085 – 001441                                       |
| FR 0078 – 001444                                  | 6,50%                                                     | 15 Feb/ Feb 2026                      | 10.000                               | 10.796                     | BBB***)              | FR 0078 – 001444                                       |
| FR 0078 – 001447                                  | 8,25%                                                     | 15 Feb/ Feb 2026                      | 10.000                               | 10.796                     | BBB***)              | FR 0078 – 001447                                       |
| FR 0070 – 001494                                  | 8,38%                                                     | 15 Feb/ Feb 2026                      | 10.000                               | 10.327                     | BBB***)              | FR 0070 – 001494                                       |
| FR 0087 – 001525                                  | 6,50%                                                     | 15 Feb/ Feb 2026                      | 40.000                               | 39.072                     | BBB***)              | FR 0087 – 001525                                       |
| FR 0081 – 001607                                  | 8,25%                                                     | 15 Feb/ Feb 2026                      | 20.000                               | 20.196                     | BBB***)              | FR 0081 – 001607                                       |
| Jumlah Obligasi Pemerintah                        |                                                           |                                       | 480.000                              | 496.479                    | BBB***)              | Total Government Bonds                                 |
| Ditambah bunga yang belum diamortisasi            |                                                           |                                       | 16.479                               | -                          | BBB***)              | Plus unamortized interest                              |
| Jumlah Obligasi Pemerintah – neto                 |                                                           |                                       | 496.479                              | 496.479                    |                      | Total Government Bonds - net                           |
| <u>Obligasi Korporasi</u>                         |                                                           |                                       |                                      |                            |                      | <u>Corporate Bonds</u>                                 |
| PT Sinar Mas Agro Berkelanjutan III               | 5,00%                                                     | 26 Feb/ Feb 2023                      | 2.000                                | 2.002                      | A+*)                 | PT Sinar Mas Agro Continuanance bonds IV               |
| - Tahap III 2022 Seri A                           |                                                           |                                       |                                      |                            |                      | -Phase III 2022 A series                               |
| PT Adira Dinamika Multi Berkelanjutan V           | 3,50%                                                     | 2 Apr/ Apr 2023                       | 10.000                               | 9.967                      | AAA*)                | PT Adira Dinamika Multi Continuanance bonds V          |
| - Tahap III 2022 Seri A                           |                                                           |                                       |                                      |                            |                      | -Phase III 2022 A series                               |
| PT Federal International Finance Berkelanjutan V  | 3,50%                                                     | 5 Apr/ Apr 2023                       | 20.000                               | 19.957                     | AAA*)                | PT Federal International Finance Continuanance bonds V |
| - Tahap III 2022 Seri A                           |                                                           |                                       |                                      |                            |                      | -Phase III 2022 A series                               |
| PT Federal International Finance Berkelanjutan V  | 3,50%                                                     | 5 Apr/ Apr 2023                       | 15.000                               | 14.968                     | AAA*)                | PT Federal International Finance Continuanance bonds V |
| - Tahap III 2022 Seri A                           |                                                           |                                       |                                      |                            |                      | -Phase III 2022 A series                               |
| PT Federal International Finance Berkelanjutan V  | 3,50%                                                     | 5 Apr/ Apr 2023                       | 20.000                               | 19.957                     | AAA*)                | PT Federal International Finance Continuanance bonds V |
| - Tahap III 2022 Seri A                           |                                                           |                                       |                                      |                            |                      | -Phase III 2022 A series                               |
| PT PNM Berkelanjutan IV                           | 3,75%                                                     | 2 Mei/ May 2023                       | 20.000                               | 20.117                     | AA*)                 | PT PNM Continuanance bonds IV                          |
| - Tahap II 2022 Seri A                            |                                                           |                                       |                                      |                            |                      | -Phase II 2022 A series                                |
| PT PNM Berkelanjutan IV                           | 3,75%                                                     | 2 Mei/ May 2023                       | 25.000                               | 25.146                     | AA*)                 | PT PNM Continuanance bonds IV                          |
| - Tahap II 2022 Seri A                            |                                                           |                                       |                                      |                            |                      | -Phase II 2022 A series                                |
| PT Pegadaian Berkelanjutan V                      | 3,60%                                                     | 6 Mei/ May 2023                       | 50.000                               | 50.321                     | AAA*)                | PT Pegadaian Continuanance bonds V                     |
| - Tahap I 2022 Seri A                             |                                                           |                                       |                                      |                            |                      | -Phase I 2022 A series                                 |
| PT Pegadaian Berkelanjutan V                      | 3,60%                                                     | 6 Mei/ May 2023                       | 50.000                               | 50.321                     | AAA*)                | PT Pegadaian Continuanance bonds V                     |
| - Tahap I 2022 Seri A                             |                                                           |                                       |                                      |                            |                      | -Phase I 2022 A series                                 |
| PT Pegadaian Berkelanjutan V                      | 3,60%                                                     | 6 Mei/ May 2023                       | 50.000                               | 50.321                     | AAA*)                | PT Pegadaian Continuanance bonds V                     |
| - Tahap I 2022 Seri A                             |                                                           |                                       |                                      |                            |                      | -Phase I 2022 A series                                 |
| PT Pegadaian Berkelanjutan V                      | 3,60%                                                     | 6 Mei/ May 2023                       | 50.000                               | 50.321                     | AAA*)                | PT Pegadaian Continuanance bonds V                     |
| - Tahap I 2022 Seri A                             |                                                           |                                       |                                      |                            |                      | -Phase I 2022 A series                                 |
| PT SANF Berkelanjutan IV                          | 4,50%                                                     | 20 Jun/ Jun 2023                      | 1.500                                | 1.505                      | AA*)                 | PT SANF Continuanance bonds IV                         |
| - Tahap I 2022 Seri A                             |                                                           |                                       |                                      |                            |                      | -Phase I 2022 A series                                 |
| PT Sinar Mas Agro Berkelanjutan IV                | 4,75%                                                     | 16 Jul/ Jul 2023                      | 10.000                               | 9.953                      | AA-*)                | PT Sinar Mas Agro Continuanance bonds IV               |
| - Tahap I 2022 Seri A                             |                                                           |                                       |                                      |                            |                      | -Phase I 2022 A series                                 |
| PT Tower Bersama Infrastruktur Berkelanjutan V    | 5,90%                                                     | 2 Mar/ Mar 2025                       | 25.000                               | 24.840                     | AA+*)                | PT Tower Bersama Infrastruktur Continuanance bonds V   |
| - Tahap III 2022 Seri B                           |                                                           |                                       |                                      |                            |                      | -Phase III 2022 B series                               |
| PT Tower Bersama Infrastruktur Berkelanjutan V    | 5,90%                                                     | 2 Mar/ Mar 2025                       | 10.000                               | 9.936                      | AA+*)                | PT Tower Bersama Infrastruktur Continuanance bonds V   |
| - Tahap III 2022 Seri B                           |                                                           |                                       |                                      |                            |                      | -Phase III 2022 B series                               |
| Saldo dipindahkan                                 |                                                           |                                       | 358.500                              | 359.632                    |                      | Balance caried forward                                 |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

**b. Berdasarkan jenis dan penerbit (lanjutan)**

| 2022                                                         |                                                           |                                       |                                      |                            |                      |                                                           |
|--------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|-----------------------------------------------------------|
| 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/<br>Rating | Issuer name                                               |
| Nilai wajar melalui penghasilan komprehensif lain (lanjutan) |                                                           |                                       |                                      |                            |                      | Fair value through other comprehensive income (continued) |
| Obligasi Korporasi (lanjutan)                                |                                                           |                                       |                                      |                            |                      | Corporate Bonds (continued)                               |
| Saldo pindahan                                               |                                                           |                                       | 358.500                              | 359.632                    |                      | Balance brought forward                                   |
| PT Merdeka Copper Gold Berkelanjutan II                      | 5,50%                                                     | 8 Sep/ Sep 2023                       | 20.000                               | 19.973                     | A+*)                 | PT Merdeka Copper Gold Continuance bonds II               |
| - Tahap III 2022 Seri A                                      |                                                           |                                       |                                      |                            |                      | -Phase III 2022 A series                                  |
| PT Sinar Mas Agro Berkelanjutan III                          | 5,00%                                                     | 26 Feb/ Feb 2023                      | 8.000                                | 8.009                      | AA-*)                | PT Sinar Mas Agro Continuance bonds III                   |
| - Tahap III 2022 Seri A                                      |                                                           |                                       |                                      |                            |                      | -Phase III 2022 A series                                  |
| Jumlah Obligasi Korporasi                                    |                                                           |                                       | 386.500                              | 387.614                    |                      | Total of Corporate Bonds                                  |
| Ditambah bunga yang belum diamortisasi                       |                                                           |                                       | 1.114                                | -                          |                      | Plus unamortized interest                                 |
| Jumlah Obligasi Korporasi - bersih                           |                                                           |                                       | 387.614                              | 387.614                    |                      | Total of Corporate Bonds - net                            |
| Obligasi Ritel                                               |                                                           |                                       |                                      |                            |                      | Retail Bond                                               |
| ORI 21 – 001562                                              | 4,90%                                                     | 15 Feb/ Feb 2025                      | 30.000                               | 29.246                     | BBB***)              | ORI 21 – 001562                                           |
| ORI 21 – 001563                                              | 4,90%                                                     | 15 Feb/ Feb 2025                      | 20.000                               | 19.497                     | BBB***)              | ORI 21 – 001563                                           |
| ORI 21 – 001582                                              | 4,90%                                                     | 15 Feb/ Feb 2025                      | 10.000                               | 9.749                      | BBB***)              | ORI 21 – 001582                                           |
| ORI 21 – 001599                                              | 4,90%                                                     | 15 Feb/ Feb 2025                      | 20.000                               | 19.497                     | BBB***)              | ORI 21 – 001599                                           |
| Jumlah Obligasi Ritel                                        |                                                           |                                       | 80.000                               | 77.989                     |                      | Total of Retail Bonds                                     |
| Dikurangi bunga yang belum diamortisasi                      |                                                           |                                       | (2.011)                              | -                          |                      | Less unamortized interest                                 |
| Jumlah Obligasi Ritel – bersih                               |                                                           |                                       | 77.989                               | 77.989                     |                      | Total of Retail Bonds - net                               |
| Biaya perolehan yang diamortisasi                            |                                                           |                                       |                                      |                            |                      | Amortized cost                                            |
| Obligasi Pemerintah Rupiah                                   |                                                           |                                       |                                      |                            |                      | Government Bonds Rupiah                                   |
| FR 0062 – 001131                                             | 6,38%                                                     | 15 Apr/ Apr 2042                      | 190.000                              | 188.084                    | BBB***)              | FR 0062 – 001131                                          |
| FR 0064 – 001133                                             | 6,12%                                                     | 15 Mei/ May 2028                      | 166.759                              | 163.067                    | BBB***)              | FR 0064 – 001133                                          |
| FR 0065 – 001135                                             | 6,62%                                                     | 15 Mei/ May 2033                      | 144.809                              | 141.416                    | BBB***)              | FR 0065 – 001135                                          |
| FR 0077 – 001445                                             | 8,12%                                                     | 15 Mei/ May 2024                      | 10.000                               | 10.178                     | BBB***)              | FR 0077 – 001445                                          |
| FR 0077 – 001446                                             | 8,12%                                                     | 15 Mei/ May 2024                      | 10.000                               | 10.197                     | BBB***)              | FR 0077 – 001446                                          |
| FR 0070 – 001669                                             | 8,38%                                                     | 15 Mar/ Mar 2024                      | 12.000                               | 12.437                     | BBB***)              | FR 0070 – 001669                                          |
| FR 0081 – 001671                                             | 6,50%                                                     | 15 Jun/ Jun 2025                      | 25.000                               | 25.158                     | BBB***)              | FR 0081 – 001671                                          |
| FR 0081 – 001679                                             | 6,50%                                                     | 15 Jun/ Jun 2025                      | 50.000                               | 50.521                     | BBB***)              | FR 0081 – 001679                                          |
| FR 0077 – 001672                                             | 8,12%                                                     | 15 Mei/ May 2024                      | 20.000                               | 20.531                     | BBB***)              | FR 0077 – 001672                                          |
| FR 0070 – 001675                                             | 8,38%                                                     | 15 Mar/ Mar 2024                      | 20.000                               | 20.470                     | BBB***)              | FR 0070 – 001675                                          |
| FR 0081 – 001676                                             | 6,50%                                                     | 15 Jun/ Jun 2025                      | 30.000                               | 29.904                     | BBB***)              | FR 0081 – 001676                                          |
| FR 0081 – 001678                                             | 6,50%                                                     | 15 Jun/ Jun 2025                      | 30.000                               | 29.940                     | BBB***)              | FR 0081 – 001678                                          |
| FR 0081 – 001680                                             | 6,50%                                                     | 15 Jun/ Jun 2025                      | 30.000                               | 30.301                     | BBB***)              | FR 0081 – 001680                                          |
| FR 0081 – 001682                                             | 6,50%                                                     | 15 Jun/ Jun 2025                      | 30.000                               | 30.304                     | BBB***)              | FR 0081 – 001682                                          |
| FR 0044 – 001681                                             | 10,00%                                                    | 15 Sep/ Sep 2024                      | 30.193                               | 32.321                     | BBB***)              | FR 0044 – 001681                                          |
| FR 0077 – 001683                                             | 8,12%                                                     | 15 Mei/ May 2024                      | 20.000                               | 20.827                     | BBB***)              | FR 0077 – 001683                                          |
| FR 0077 – 001684                                             | 8,12%                                                     | 15 Mei/ May 2024                      | 10.000                               | 10.413                     | BBB***)              | FR 0077 – 001684                                          |
| FR 0040 – 001685                                             | 11,00%                                                    | 15 Sep/ Sep 2025                      | 100.000                              | 111.992                    | BBB***)              | FR 0040 – 001685                                          |
| FR 0046 – 001687                                             | 9,50%                                                     | 15 Jul/ Jul 2023                      | 30.000                               | 30.835                     | BBB***)              | FR 0046 – 001687                                          |
| FR 0077 – 001688                                             | 8,12%                                                     | 15 Mei/ May 2024                      | 20.000                               | 20.850                     | BBB***)              | FR 0077 – 001688                                          |
| FR 0070 – 001689                                             | 8,38%                                                     | 15 Mar/ Mar 2024                      | 30.000                               | 31.223                     | BBB***)              | FR 0070 – 001689                                          |
| FR 0046 – 001697                                             | 9,50%                                                     | 15 Jul/ Jul 2023                      | 20.000                               | 20.529                     | BBB***)              | FR 0046 – 001697                                          |
| FR 0040 – 001698                                             | 11,00%                                                    | 15 Sep/ Sep 2025                      | 17.459                               | 19.555                     | BBB***)              | FR 0040 – 001698                                          |
| FR 0046 – 001693                                             | 9,50%                                                     | 15 Jul/ Jul 2023                      | 10.000                               | 10.265                     | BBB***)              | FR 0046 – 001693                                          |
| FR 0046 – 001695                                             | 9,50%                                                     | 15 Jul/ Jul 2023                      | 25.000                               | 25.661                     | BBB***)              | FR 0046 – 001695                                          |
| FR 0046 – 001696                                             | 9,50%                                                     | 15 Jul/ Jul 2023                      | 20.000                               | 20.531                     | BBB***)              | FR 0046 – 001696                                          |
| FR 0039 – 001699                                             | 11,75%                                                    | 15 Ags/ Aags 2023                     | 29.530                               | 30.833                     | BBB***)              | FR 0039 – 001699                                          |
| FR 0046 – 001700                                             | 9,50%                                                     | 15 Jul/ Jul 2023                      | 50.000                               | 51.322                     | BBB***)              | FR 0046 – 001700                                          |
| FR 0044 – 001552                                             | 10,00%                                                    | 15 Sep/ Sep 2024                      | 30.000                               | 32.246                     | BBB***)              | FR 0044 – 001552                                          |
| FR 0044 – 001553                                             | 10,00%                                                    | 15 Sep/ Sep 2024                      | 20.000                               | 21.497                     | BBB***)              | FR 0044 – 001553                                          |
| FR 0081 – 001554                                             | 6,50%                                                     | 15 Jun/ Jun 2025                      | 5.000                                | 5.092                      | BBB***)              | FR 0081 – 001554                                          |
| FR 0070 – 001564                                             | 8,38%                                                     | 15 Mar/ Mar 2024                      | 20.000                               | 20.741                     | BBB***)              | FR 0070 – 001564                                          |
| FR 0070 – 001573                                             | 8,38%                                                     | 15 Mar/ Mar 2024                      | 10.000                               | 10.300                     | BBB***)              | FR 0070 – 001573                                          |
| FR 0070 – 001574                                             | 8,38%                                                     | 15 Mar/ Mar 2024                      | 10.000                               | 10.300                     | BBB***)              | FR 0070 – 001574                                          |
| FR 0081 – 001575                                             | 6,50%                                                     | 15 Jun/ Jun 2025                      | 10.000                               | 10.047                     | BBB***)              | FR 0081 – 001575                                          |
| FR 0081 – 001576                                             | 6,50%                                                     | 15 Jun/ Jun 2025                      | 10.000                               | 10.042                     | BBB***)              | FR 0081 – 001576                                          |
| FR 0039 – 001565                                             | 11,75%                                                    | 15 Ags/ Aags 2023                     | 20.000                               | 20.881                     | BBB***)              | FR 0039 – 001565                                          |
| FR 0044 – 001572                                             | 10,00%                                                    | 15 Sep/ Sep 2024                      | 20.000                               | 21.478                     | BBB***)              | FR 0044 – 001572                                          |
| FR 0039 – 001577                                             | 11,75%                                                    | 15 Ags/ Aags 2023                     | 30.000                               | 31.254                     | BBB***)              | FR 0039 – 001577                                          |
| Saldo dipindahkan                                            |                                                           |                                       | 1.365.750                            | 1.393.543                  |                      | Balance carried forward                                   |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

| 2022                                                                 |                                                           |                                       |                                      |                            |                      |                                                                             |
|----------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|-----------------------------------------------------------------------------|
| 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/<br>Rating | Issuer name                                                                 |
| Biaya perolehan yang diamortisasi (lanjutan)                         |                                                           |                                       |                                      |                            |                      | Amortized cost (continued)                                                  |
| Obligasi Pemerintah (lanjutan)                                       |                                                           |                                       |                                      |                            |                      | Government Bonds (continued)                                                |
| Rupiah                                                               |                                                           |                                       |                                      |                            |                      | Rupiah                                                                      |
| Saldo pindahan                                                       |                                                           |                                       | 1.365.750                            | 1.393.543                  |                      | Balance brought forward                                                     |
| FR 0039 – 001578                                                     | 11,75%                                                    | 15 Ags/ Augs 2023                     | 10.000                               | 10.417                     | BBB***)              | FR 0039 – 001578                                                            |
| FR 0039 – 001579                                                     | 11,75%                                                    | 15 Ags/ Augs 2023                     | 10.000                               | 10.423                     | BBB***)              | FR 0039 – 001579                                                            |
| FR 0044 – 001558                                                     | 10,00%                                                    | 15 Sep/ Sep 2024                      | 20.000                               | 21.517                     | BBB***)              | FR 0044 – 001558                                                            |
| FR 0040 – 001555                                                     | 11,00%                                                    | 15 Sep/ Sep 2025                      | 20.000                               | 22.491                     | BBB***)              | FR 0040 – 001555                                                            |
| FR 0046 – 001559                                                     | 9,50%                                                     | 15 Jul/ Jul 2023                      | 40.000                               | 41.059                     | BBB***)              | FR 0046 – 001559                                                            |
| FR 0040 – 001584                                                     | 11,00%                                                    | 15 Sep/ Sep 2025                      | 30.000                               | 33.360                     | BBB***)              | FR 0040 – 001584                                                            |
| FR 0070 – 001588                                                     | 8,38%                                                     | 15 Mar/ Mar 2024                      | 10.000                               | 10.349                     | BBB***)              | FR 0070 – 001588                                                            |
| FR 0063 – 001600                                                     | 5,62%                                                     | 15 Mei/ May 2023                      | 20.000                               | 20.029                     | BBB***)              | FR 0039 – 001578                                                            |
| Jumlah Obligasi Pemerintah                                           |                                                           |                                       | 1.525.750                            | 1.563.188                  |                      | Total of Government Bonds                                                   |
| Ditambah bunga yang diamortisasi                                     |                                                           |                                       | 37.438                               | -                          |                      | Plus unamortized interest                                                   |
| Jumlah Obligasi Pemerintah – bersih                                  |                                                           |                                       | 1.563.188                            | 1.563.188                  |                      | Total of Retail Bonds - net                                                 |
| Dollar Amerika Serikat                                               |                                                           |                                       |                                      |                            |                      | United States Dollar                                                        |
| INDON 25 - 001546                                                    | 4,13%                                                     | 15 Jan/ Jan 2025                      | 46.703                               | 47.901                     | BBB***)              | INDON 25 - 001546                                                           |
| INDON 25 - 001651                                                    | 4,13%                                                     | 15 Jan/ Jan 2025                      | 31.135                               | 31.780                     | BBB***)              | INDON 25 - 001651                                                           |
| Jumlah Obligasi Pemerintah                                           |                                                           |                                       | 77.838                               | 79.681                     |                      | Total of Government Bonds                                                   |
| Ditambah bunga yang diamortisasi                                     |                                                           |                                       | 1.843                                | -                          |                      | Plus unamortized interest                                                   |
| Jumlah Obligasi Pemerintah – bersih                                  |                                                           |                                       | 79.681                               | 79.681                     |                      | Total of Government Bonds - net                                             |
| Obligasi Bank                                                        |                                                           |                                       |                                      |                            |                      | Bank Bond                                                                   |
| PT Bank Mandiri Taspen Berkelanjutan I - Tahap II 2021 Seri A        | 6,25%                                                     | 28 Apr / Apr 2024                     | 7.000                                | 7.000                      | AAA*)                | PT Bank Mandiri Taspen Continuanance bonds I -Phase II 2021 A series        |
| PT Bank Mandiri Taspen Berkelanjutan I - Tahap II 2021 Seri A        | 6,50%                                                     | 28 Apr / Apr 2024                     | 10.000                               | 10.000                     | AA*)                 | PT Bank Mandiri Taspen Continuanance bonds I -Phase II 2021 A series        |
| PT Bank Mandiri Taspen Berkelanjutan I - Tahap II 2021 Seri A        | 6,50%                                                     | 28 Apr / Apr 2024                     | 25.000                               | 25.000                     | AA*)                 | PT Bank Mandiri Taspen Continuanance bonds I -Phase II 2021 A series        |
| PT Bank Mandiri Taspen Berkelanjutan I - Tahap II 2021 Seri A        | 6,50%                                                     | 28 Apr / Apr 2024                     | 30.000                               | 30.000                     | AA*)                 | PT Bank Mandiri Taspen Continuanance bonds I -Phase II 2021 A series        |
| PT Bank Mandiri Taspen Berkelanjutan I - Tahap II 2021 Seri A        | 6,50%                                                     | 28 Apr / Apr 2024                     | 30.000                               | 30.000                     | AA*)                 | PT Bank Mandiri Taspen Continuanance bonds I -Phase II 2021 A series        |
| PT Bank Mandiri Taspen Berkelanjutan I - Tahap II 2021 Seri A        | 6,50%                                                     | 28 Apr / Apr 2024                     | 30.000                               | 30.000                     | AA*)                 | PT Bank Mandiri Taspen Continuanance bonds I -Phase II 2021 A series        |
| PT Bank Negara Indonesia Persero Tbk                                 | 6,35%                                                     | 21 Jun/ Jun 2025                      | 25.000                               | 25.000                     | AAA*)                | PT Bank Negara Indonesia Tbk                                                |
| Green Bond I 2022 Seri A                                             |                                                           |                                       |                                      |                            |                      | Green Bond I 2022 A series                                                  |
| PT Bank Rakyat Indonesia Berkelanjutan I Seri B                      | 5,75%                                                     | 20 Jul/ Jul 2025                      | 5.000                                | 5.000                      | AAA*)                | PT Bank Rakyat Indonesia -Phase I 2021 B series                             |
| PT Bank Rakyat Indonesia Berkelanjutan I Seri B                      | 5,75%                                                     | 20 Jul/ Jul 2025                      | 15.000                               | 15.000                     | AAA*)                | PT Bank Rakyat Indonesia -Phase I 2021 B series                             |
| PT Bank Rakyat Indonesia Berkelanjutan I Seri B                      | 5,75%                                                     | 20 Jul/ Jul 2025                      | 20.000                               | 20.000                     | AAA*)                | PT Bank Rakyat Indonesia -Phase I 2021 B series                             |
| PT Bank Rakyat Indonesia Berkelanjutan I Seri B                      | 5,75%                                                     | 20 Jul/ Jul 2025                      | 20.000                               | 20.000                     | AAA*)                | PT Bank Rakyat Indonesia -Phase I 2021 B series                             |
| PT Bank Rakyat Indonesia Berkelanjutan I Seri B                      | 5,75%                                                     | 20 Jul/ Jul 2025                      | 20.000                               | 20.000                     | AAA*)                | PT Bank Rakyat Indonesia -Phase I 2021 B series                             |
| Jumlah Obligasi Bank                                                 |                                                           |                                       | 157.000                              | 157.000                    |                      | Total of Bank Bonds                                                         |
| Obligasi Korporasi                                                   |                                                           |                                       |                                      |                            |                      | Corporate Bonds                                                             |
| PT Sampoerna Agro Berkelanjutan I - Tahap I 2020 Seri A              | 9,35%                                                     | 3 Mar/ Mar 2023                       | 50.000                               | 50.000                     | A-*)                 | PT Sampoerna Agro Continuanance bonds I -Phase I 2020 A series              |
| PT Adira Finance Berkelanjutan IV - Tahap II 2018 Seri D             | 7,50%                                                     | 21 Mar/ Mar 2023                      | 4.000                                | 4.000                      | AAA*)                | PT Adira Finance Continuanance bonds IV -Phase II 2018 D series             |
| PT Astra Sedaya Finance Berkelanjutan IV - Tahap IV 2020 Seri B      | 7,00%                                                     | 27 Mar/ Mar 2023                      | 30.000                               | 30.000                     | AAA*)                | PT Astra Sedaya Finance Continuanance bonds IV -Phase IV 2020 B series      |
| PT Sarana Multigriya Finansial Berkelanjutan V - Tahap V 2021 Seri B | 5,75%                                                     | 10 Feb/ Feb 2024                      | 10.000                               | 10.000                     | AAA*)                | PT Sarana Multigriya Finansial Continuanance bonds V -Phase V 2021 B series |
| Saldo dipindahkan                                                    |                                                           |                                       | 94.000                               | 94.000                     |                      | Balance carried forward                                                     |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

| 2022                                                                     |                                                           |                                       |                                      |                            |                      |                                                                                |
|--------------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|--------------------------------------------------------------------------------|
| 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/<br>Rating | Issuer name                                                                    |
| Biaya perolehan yang diamortisasi (lanjutan)                             |                                                           |                                       |                                      |                            |                      | Amortized cost (continued)                                                     |
| Obligasi Korporasi (lanjutan)                                            |                                                           |                                       |                                      |                            |                      | Corporate Bonds (continued)                                                    |
| Saldo pindahan                                                           |                                                           |                                       | 94.000                               | 94.000                     |                      | Balance brought forward                                                        |
| PT Sarana Multigriya Finansial Berkelanjutan V - Tahap V 2021 Seri B     | 5,75%                                                     | 10 Feb/ Feb 2024                      | 40.000                               | 40.000                     | AAA*)                | PT Sarana Multigriya Finansial Continuation bonds V -Phase V 2021 B series     |
| PT Tower Bersama Infrastruktur Berkelanjutan IV - Tahap III 2021 Seri B  | 6,75%                                                     | 17 Feb/ Feb 2024                      | 50.000                               | 50.000                     | AA+*)                | PT Tower Bersama Infrastruktur Continuation bonds IV -Phase III 2021 B series  |
| PT PNM Berkelanjutan III - Tahap V 2021 Seri B                           | 7,25%                                                     | 17 Mar/ Mar 2024                      | 15.000                               | 15.000                     | A+*)                 | PT PNM Continuation bonds III -Phase V 2021 B series                           |
| PT PNM Berkelanjutan III - Tahap V 2021 Seri B                           | 7,25%                                                     | 17 Mar/ Mar 2024                      | 5.000                                | 5.000                      | A+*)                 | PT PNM Continuation bonds III -Phase V 2021 B series                           |
| PT BFI Finance Indonesia Berkelanjutan V - Tahap I 2021 Seri B           | 7,75%                                                     | 8 Jun/ Jun 2024                       | 20.000                               | 20.000                     | A-*)                 | PT BFI Finance Indonesia Continuation bonds V -Phase I 2021 B series           |
| PT BFI Finance Indonesia Berkelanjutan V - Tahap I 2021 Seri B           | 7,75%                                                     | 8 Jun/ Jun 2024                       | 10.000                               | 10.000                     | A-*)                 | PT BFI Finance Indonesia Continuation bonds V -Phase I 2021 B series           |
| PT BFI Finance Indonesia Berkelanjutan V - Tahap I 2021 Seri B           | 7,75%                                                     | 6 Ags/ Aags 2024                      | 20.000                               | 20.000                     | A+*)                 | PT BFI Finance Indonesia Continuation bonds V -Phase I 2021 B series           |
| PT BFI Finance Indonesia Berkelanjutan V - Tahap II 2021 Seri C          | 7,75%                                                     | 6 Ags/ Aags 2024                      | 40.000                               | 40.000                     | A+*)                 | PT BFI Finance Indonesia Continuation bonds V -Phase II 2021 C series          |
| PT Sinar Mas Agro Berkelanjutan III - Tahap II 2021 Seri B               | 8,50%                                                     | 19 Okt/ Okt 2024                      | 40.000                               | 40.000                     | A+*)                 | PT Sinar Mas Agro Continuation bonds III -Phase II 2021 B series               |
| PT Sinar Mas Agro Berkelanjutan III - Tahap II 2021 Seri B               | 8,50%                                                     | 19 Okt/ Okt 2024                      | 30.000                               | 30.000                     | A+*)                 | PT Sinar Mas Agro Continuation bonds III -Phase II 2021 B series               |
| PT Sinar Mas Agro Berkelanjutan III - Tahap II 2021 Seri B               | 7,25%                                                     | 16 Feb/ Feb 2025                      | 35.000                               | 35.000                     | A+*)                 | PT Sinar Mas Agro Continuation bonds III -Phase II 2021 B series               |
| PT Merdeka Copper Gold Berkelanjutan III - Tahap I 2022 Seri A           | 5,00%                                                     | 15 Mar/ Mar 2023                      | 10.000                               | 10.000                     | A*)                  | PT Merdeka Copper Gold Continuation bonds III -Phase I 2022 A series           |
| PT Astra Sedaya Finance Berkelanjutan V - Tahap IV 2022 Seri A           | 3,50%                                                     | 2 Apr/ Apr 2023                       | 10.000                               | 10.000                     | AAA*)                | PT Astra Sedaya Finance Continuation bonds V -Phase IV 2022 A series           |
| PT Federal International Finance Berkelanjutan IV - Tahap II 2020 Seri B | 7,25%                                                     | 7 Okt/ Okt 2023                       | 5.000                                | 5.129                      | AAA*)                | PT Federal International Finance Continuation bonds IV -Phase II 2020 B series |
| PT Adira Dinamika Multi Finance Berkelanjutan IV - Tahap III 2018 Seri E | 9,25%                                                     | 16 Ags/ Aags 2023                     | 3.000                                | 3.095                      | AAA*)                | PT Adira Dinamika Multi Finance Continuation bonds IV -Phase III 2018 E series |
| PT PNM Berkelanjutan IV - Tahap II 2022 Seri B                           | 5,50%                                                     | 22 Apr/ Apr 2025                      | 7.000                                | 7.000                      | AA*)                 | PT PNM Continuation bonds IV -Phase II 2022 B series                           |
| PT PNM Berkelanjutan IV - Tahap II 2022 Seri B                           | 5,50%                                                     | 22 Apr/ Apr 2025                      | 10.000                               | 10.000                     | AA*)                 | PT PNM Continuation bonds IV -Phase II 2022 B series                           |
| PT Perusahaan Pengelolaan Aset Berkelanjutan II 2022 Seri A              | 7,00%                                                     | 8 Jul/ Jul 2025                       | 50.000                               | 50.000                     | AA*)                 | PT Perusahaan Pengelolaan Aset Continuation bonds II 2022 A series             |
| PT Perusahaan Pengelolaan Aset Berkelanjutan II 2022 Seri A              | 7,00%                                                     | 8 Jul/ Jul 2025                       | 50.000                               | 50.000                     | AA*)                 | PT Perusahaan Pengelolaan Aset Continuation bonds II 2022 A series             |
| PT PNM Berkelanjutan V - Tahap I 2022 Seri A                             | 4,10%                                                     | 21 Ags/ Aags 2023                     | 10.000                               | 10.000                     | AA*)                 | PT PNM Continuation bonds V -Phase I 2022 A series                             |
| Saldo dipindahkan                                                        |                                                           |                                       | 554.000                              | 554.224                    |                      | Balance carried forward                                                        |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

| 2022                                                |                                                           |                                       |                                      |                            |                      |                                    |
|-----------------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|------------------------------------|
| 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/<br>Rating | Issuer name                        |
| <u>Biaya perolehan yang diamortisasi (lanjutan)</u> |                                                           |                                       |                                      |                            |                      | <u>Amortized cost (continued)</u>  |
| <u>Obligasi Korporasi (lanjutan)</u>                |                                                           |                                       |                                      |                            |                      | <u>Corporate Bonds (continued)</u> |
| Saldo pindahan                                      |                                                           |                                       | 554.000                              | 554.224                    |                      | Balance brought forward            |
| PT PNM                                              | 6,35%                                                     | 11 Ags/ Augs 2025                     | 15.000                               | 15.000                     | AA*)                 | PT PNM                             |
| Berkelanjutan V                                     |                                                           |                                       |                                      |                            |                      | Continuance bonds V                |
| - Tahap I 2022 Seri B                               |                                                           |                                       |                                      |                            |                      | -Phase I 2022 B series             |
| PT Tower Bersama Infrastruktur                      | 5,85%                                                     | 11 Ags/ Augs 2025                     | 15.000                               | 15.000                     | AA*)                 | PT Tower Bersama Infrastruktur     |
| Berkelanjutan V                                     |                                                           |                                       |                                      |                            |                      | Continuance bonds V                |
| - Tahap IV 2022 Seri B                              |                                                           |                                       |                                      |                            |                      | -Phase IV 2022 B series            |
| PT Astra Sedaya Finance                             | 6,35%                                                     | 26 Ags/ Augs 2025                     | 40.000                               | 40.000                     | AAA*)                | PT Astra Sedaya Finance            |
| Berkelanjutan V                                     |                                                           |                                       |                                      |                            |                      | Continuance bonds V                |
| - Tahap V 2022 Seri B                               |                                                           |                                       |                                      |                            |                      | -Phase V 2022 B series             |
| PT Sarana Multi Infrastruktur                       | 6,98%                                                     | 8 Ags/ Augs 2025                      | 10.000                               | 10.000                     | AAA*)                | PT Sarana Multi Infrastruktur      |
| Berkelanjutan III                                   |                                                           |                                       |                                      |                            |                      | Continuance bonds III              |
| - Tahap II 2022                                     |                                                           |                                       |                                      |                            |                      | -Phase II 2022                     |
| PT Sarana Multi Infrastruktur                       | 6,98%                                                     | 8 Ags/ Augs 2025                      | 10.000                               | 10.000                     | AAA*)                | PT Sarana Multi Infrastruktur      |
| Berkelanjutan III                                   |                                                           |                                       |                                      |                            |                      | Continuance bonds III              |
| - Tahap II 2022                                     |                                                           |                                       |                                      |                            |                      | -Phase II 2022                     |
| PT Sarana Multi Infrastruktur                       | 6,98%                                                     | 8 Ags/ Augs 2025                      | 10.000                               | 10.000                     | AAA*)                | PT Sarana Multi Infrastruktur      |
| Berkelanjutan III                                   |                                                           |                                       |                                      |                            |                      | Continuance bonds III              |
| - Tahap II 2022                                     |                                                           |                                       |                                      |                            |                      | -Phase II 2022                     |
| PT Sarana Multi Infrastruktur                       | 6,98%                                                     | 8 Ags/ Augs 2025                      | 10.000                               | 10.000                     | AAA*)                | PT Sarana Multi Infrastruktur      |
| Berkelanjutan III                                   |                                                           |                                       |                                      |                            |                      | Continuance bonds III              |
| - Tahap II 2022                                     |                                                           |                                       |                                      |                            |                      | -Phase II 2022                     |
| PT Sarana Multi Infrastruktur                       | 6,98%                                                     | 8 Ags/ Augs 2025                      | 10.000                               | 10.000                     | AAA*)                | PT Sarana Multi Infrastruktur      |
| Berkelanjutan III                                   |                                                           |                                       |                                      |                            |                      | Continuance bonds III              |
| - Tahap II 2022                                     |                                                           |                                       |                                      |                            |                      | -Phase II 2022                     |
| PT Federal International Finance                    | 6,50%                                                     | 8 Okt/ Okt 2024                       | 7.000                                | 7.023                      | AA*)                 | PT Federal International Finance   |
| Berkelanjutan V                                     |                                                           |                                       |                                      |                            |                      | Continuance bonds V                |
| - Tahap I 2021 Seri B                               |                                                           |                                       |                                      |                            |                      | -Phase I 2021 B Series             |
| Jumlah Obligasi Korporasi                           |                                                           |                                       | 681.000                              | 681.247                    |                      | Total of Corporate Bonds           |
| Ditambah bunga yang belum diamortisasi              |                                                           |                                       | 247                                  | -                          |                      | Plus unamortized interest          |
| Jumlah Obligasi Korporasi - bersih                  |                                                           |                                       | 681.247                              | 681.247                    |                      | Total of Corporate Bonds - net     |
| <u>Obligasi Ritel</u>                               |                                                           |                                       |                                      |                            |                      | <u>Retail Bonds</u>                |
| ORI 019 – 001507                                    | 5,57%                                                     | 18 Okt/ Okt 2021                      | 20.000                               | 20.256                     | BBB***)              | ORI 019 – 001507                   |
| ORI 019 – 001508                                    | 5,57%                                                     | 18 Okt/ Okt 2021                      | 10.000                               | 10.128                     | BBB***)              | ORI 019 – 001508                   |
| ORI 019 – 001509                                    | 5,57%                                                     | 18 Okt/ Okt 2021                      | 10.000                               | 10.128                     | BBB***)              | ORI 019 – 001509                   |
| ORI 017 – 001514                                    | 6,40%                                                     | 22 Okt/ Okt 2021                      | 50.000                               | 50.638                     | BBB***)              | ORI 017 – 001514                   |
| ORI 017 – 001524                                    | 6,40%                                                     | 22 Des/ Dec 2021                      | 50.000                               | 50.607                     | BBB***)              | ORI 017 – 001524                   |
| ORI 017 – 001551                                    | 6,40%                                                     | 4 Jul / Jul 2022                      | 50.000                               | 50.521                     | BBB***)              | ORI 017 – 001551                   |
| ORI 019 – 001531                                    | 5,57%                                                     | 2 Mar / Mar 2022                      | 19.000                               | 19.261                     | BBB***)              | ORI 019 – 001531                   |
| ORI 019 – 001532                                    | 5,57%                                                     | 2 Mar / Mar 2022                      | 30.000                               | 30.413                     | BBB***)              | ORI 019 – 001532                   |
| ORI 019 – 001535                                    | 5,57%                                                     | 11 Mar / Mar 2022                     | 20.000                               | 20.261                     | BBB***)              | ORI 019 – 001535                   |
| ORI 019 – 001536                                    | 5,57%                                                     | 11 Mar / Mar 2022                     | 30.000                               | 30.392                     | BBB***)              | ORI 019 – 001536                   |
| ORI 019 – 001549                                    | 5,57%                                                     | 7 Apr/ Apr 2022                       | 10.000                               | 10.121                     | BBB***)              | ORI 019 – 001549                   |
| ORI 019 – 001550                                    | 5,57%                                                     | 7 Apr/ Apr 2022                       | 20.000                               | 20.243                     | BBB***)              | ORI 019 – 001550                   |
| ORI 019 – 001662                                    | 5,57%                                                     | 21 Apr/ Apr 2022                      | 10.000                               | 10.096                     | BBB***)              | ORI 019 – 001662                   |
| ORI 019 – 001667                                    | 5,57%                                                     | 27 Apr/ Apr 2022                      | 20.000                               | 20.149                     | BBB***)              | ORI 019 – 001667                   |
| ORI 018 – 001668                                    | 5,70%                                                     | 27 Apr/ Apr 2022                      | 8.000                                | 8.064                      | BBB***)              | ORI 018 – 001668                   |
| ORI 018 – 001691                                    | 5,70%                                                     | 10 Jun / Jun 2022                     | 20.000                               | 20.140                     | BBB***)              | ORI 018 – 001691                   |
| ORI 018 – 001598                                    | 5,70%                                                     | 16 Sep/ Sep 2022                      | 10.000                               | 10.058                     | BBB***)              | ORI 018 – 001598                   |
| ORI 018 – 001596                                    | 5,70%                                                     | 16 Sep/ Sep 2022                      | 10.000                               | 10.059                     | BBB***)              | ORI 018 – 001596                   |
| ORI 018 – 001597                                    | 5,70%                                                     | 16 Sep/ Sep 2022                      | 10.000                               | 10.058                     | BBB***)              | ORI 018 – 001597                   |
| ORI 018 – 001602                                    | 5,70%                                                     | 27 Sep/ Sep 2022                      | 5.000                                | 5.012                      | BBB***)              | ORI 018 – 001602                   |
| Jumlah Obligasi Ritel                               |                                                           |                                       | 412.000                              | 416.605                    |                      | Total of Retail Bonds              |
| Ditambah premi dibayar dimuka                       |                                                           |                                       | 4.605                                | -                          |                      | Plus premium paid upfront          |
| Jumlah Obligasi Ritel - bersih                      |                                                           |                                       | 416.605                              | 416.605                    |                      | Total of Retail Bonds - net        |
| Jumlah Obligasi Korporasi                           |                                                           |                                       | 1.097.852                            | 1.097.852                  |                      | Total of Corporate Bonds           |



**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

| 2022                                         |                                                           |                                       |                                      |                            |                      |                                           |
|----------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|-------------------------------------------|
| 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/<br>Rating | Issuer name                               |
| Biaya perolehan yang diamortisasi (lanjutan) |                                                           |                                       |                                      |                            |                      | Amortized cost (continued)                |
| Wesel Ekspor dengan LC                       |                                                           |                                       |                                      |                            |                      | Export Money Order with LC                |
| Rajawali                                     |                                                           |                                       |                                      |                            |                      | Rajawali                                  |
| - 037/001/2002/DN/22/B                       | 9,00%                                                     | 2 Jan/ Jan 2023                       | 775                                  | 775                        | O                    | - 037/001/2002/DN/22/B                    |
| - 037/001/2003/DN/22/B                       | 9,00%                                                     | 2 Jan/ Jan 2023                       | 790                                  | 790                        | O                    | - 037/001/2003/DN/22/B                    |
| - 037/001/2004/DN/22/B                       | 9,00%                                                     | 2 Jan/ Jan 2023                       | 777                                  | 778                        | O                    | - 037/001/2004/DN/22/B                    |
| - 037/001/2009/DN/22/B                       | 9,00%                                                     | 23 Jan/ Jan 2023                      | 954                                  | 959                        | O                    | - 037/001/2009/DN/22/B                    |
| - 037/001/2010/DN/22/B                       | 9,00%                                                     | 25 Jan/ Jan 2023                      | 592                                  | 595                        | O                    | - 037/001/2010/DN/22/B                    |
| - 037/001/2017/DN/22/B                       | 9,00%                                                     | 6 Feb/ Feb 2023                       | 935                                  | 944                        | O                    | - 037/001/2017/DN/22/B                    |
| - 037/001/2018/DN/22/B                       | 9,00%                                                     | 7 Feb/ Feb 2023                       | 837                                  | 845                        | O                    | - 037/001/2018/DN/22/B                    |
| - 037/001/2019/DN/22/B                       | 9,00%                                                     | 8 Feb/ Feb 2023                       | 911                                  | 919                        | O                    | - 037/001/2019/DN/22/B                    |
| - 037/001/2033/DN/22/B                       | 9,00%                                                     | 13 Mar/ Mar 2023                      | 773                                  | 788                        | O                    | - 037/001/2033/DN/22/B                    |
| - 037/001/2035/DN/22/B                       | 9,00%                                                     | 13 Mar/ Mar 2023                      | 829                                  | 844                        | O                    | - 037/001/2035/DN/22/B                    |
| - 037/001/2043/DN/22/B                       | 9,00%                                                     | 23 Mar/ Mar 2023                      | 774                                  | 789                        | O                    | - 037/001/2043/DN/22/B                    |
| - 037/001/2047/DN/22/B                       | 9,00%                                                     | 27 Mar/ Mar 2023                      | 773                                  | 789                        | O                    | - 037/001/2047/DN/22/B                    |
| - 037/001/2054/DN/22/B                       | 9,00%                                                     | 18 Apr/ Apr 2023                      | 600                                  | 618                        | O                    | - 037/001/2054/DN/22/B                    |
| - 037/001/2055/DN/22/B                       | 9,00%                                                     | 19 Apr/ Apr 2023                      | 677                                  | 696                        | O                    | - 037/001/2055/DN/22/B                    |
| - 037/001/2065/DN/22/B                       | 9,00%                                                     | 8 Mei/ May 2023                       | 485                                  | 501                        | O                    | - 037/001/2065/DN/22/B                    |
| - 037/001/2068/DN/22/B                       | 9,00%                                                     | 8 Mei/ May 2023                       | 823                                  | 850                        | O                    | - 037/001/2068/DN/22/B                    |
| - 037/001/2070/DN/22/B                       | 9,00%                                                     | 22 Mei/ May 2023                      | 821                                  | 850                        | O                    | - 037/001/2070/DN/22/B                    |
| - 037/001/2073/DN/22/B                       | 9,00%                                                     | 16 Mei/ May 2023                      | 822                                  | 850                        | O                    | - 037/001/2073/DN/22/B                    |
| - 037/001/2074/DN/22/B                       | 9,00%                                                     | 29 Mei/ May 2023                      | 726                                  | 754                        | O                    | - 037/001/2074/DN/22/B                    |
| - 037/001/2041/DN/22/B                       | 9,00%                                                     | 10 Mei/ May 2023                      | 763                                  | 789                        | O                    | - 037/001/2041/DN/22/B                    |
| CV Alam Megah Perkasa                        |                                                           |                                       |                                      |                            |                      | CV Alam Megah Perkasa                     |
| - 037/001/2015/DN/22/B                       | 9,00%                                                     | 31 Jan/ Jan 2023                      | 302                                  | 305                        | O                    | - 037/001/2015/DN/22/B                    |
| - 037/001/2077/DN/22/B                       | 9,00%                                                     | 25 Mei/ May 2023                      | 359                                  | 372                        | O                    | - 037/001/2077/DN/22/B                    |
| Sumber Rejeki                                |                                                           |                                       |                                      |                            |                      | Sumber Rejeki                             |
| - 037/001/2016/DN/22/B                       | 9,00%                                                     | 6 Feb/ Feb 2023                       | 726                                  | 732                        | O                    | - 037/001/2016/DN/22/B                    |
| - 037/001/2042/DN/22/B                       | 9,00%                                                     | 23 Mar/ Mar 2023                      | 307                                  | 313                        | O                    | - 037/001/2042/DN/22/B                    |
| - 037/001/2044/DN/22/B                       | 9,00%                                                     | 27 Mar/ Mar 2023                      | 458                                  | 468                        | O                    | - 037/001/2044/DN/22/B                    |
| - 037/001/2058/DN/22/B                       | 9,00%                                                     | 24 Apr/ Apr 2023                      | 365                                  | 376                        | O                    | - 037/001/2058/DN/22/B                    |
| - 037/001/2060/DN/22/B                       | 9,00%                                                     | 25 Apr/ Apr 2023                      | 397                                  | 408                        | O                    | - 037/001/2060/DN/22/B                    |
| Pusaka Bumi Transportasi                     |                                                           |                                       |                                      |                            |                      | Pusaka Bumi Transportasi                  |
| - 037/001/2030/DN/22/B                       | 9,00%                                                     | 13 Mar/ Mar 2023                      | 48.278                               | 49.151                     | O                    | - 037/001/2030/DN/22/B                    |
| - 037/001/2046/DN/22/B                       | 9,00%                                                     | 27 Mar/ Mar 2023                      | 42.826                               | 43.756                     | O                    | - 037/001/2046/DN/22/B                    |
| - 037/001/2066/DN/22/B                       | 9,00%                                                     | 15 Mei/ May 2023                      | 31.283                               | 32.368                     | O                    | - 037/001/2066/DN/22/B                    |
| Java Tsusho                                  |                                                           |                                       |                                      |                            |                      | Java Tsusho                               |
| - 037/001/2034/DN/22/B                       | 9,00%                                                     | 13 Mar/ Mar 2023                      | 451                                  | 459                        | O                    | - 037/001/2034/DN/22/B                    |
| Indotruck                                    |                                                           |                                       |                                      |                            |                      | Indotruck                                 |
| - 037/001/2040/DN/22/B                       | 9,00%                                                     | 27 Feb/ Feb 2023                      | 26.367                               | 26.748                     | O                    | - 037/001/2040/DN/22/B                    |
| - 037/001/2039/DN/22/B                       | 9,00%                                                     | 4 Apr/ Apr 2023                       | 10.408                               | 10.656                     | O                    | - 037/001/2039/DN/22/B                    |
| Tridaya Sejahtera                            |                                                           |                                       |                                      |                            |                      | Tridaya Sejahtera                         |
| - 037/001/2029/DN/22/B                       | 9,00%                                                     | 27 Mar/ Mar 2023                      | 3.970                                | 4.056                      | O                    | - 037/001/2029/DN/22/B                    |
| Jumlah wesel ekspor dengan LC                |                                                           |                                       | 181.935                              | 185.891                    |                      | Total of Export Money Order with LC       |
| Ditambah premi dibayar dimuka                |                                                           |                                       | 3.956                                | -                          |                      | Plus premium paid upfront                 |
| Jumlah wesel ekspor dengan LC - bersih       |                                                           |                                       | 185.891                              | 185.891                    |                      | Total of Export Money Order with LC - net |
| Sub jumlah                                   |                                                           |                                       | 4.045.694                            | 4.045.694                  |                      | Sub total                                 |
| Cadangan kerugian penurunan Nilai            |                                                           |                                       | (548)                                | (548)                      |                      | Allowance for impairment losses           |
| <b>Jumlah efek-efek</b>                      |                                                           |                                       | <b>4.045.146</b>                     | <b>4.045.146</b>           |                      | <b>Total market securities</b>            |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

| 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/<br>Rating | Issuer name                                                                   |
| Pihak ketiga                                                         |                                                           |                                       |                                      |                            |                      | Third parties                                                                 |
| Rupiah                                                               |                                                           |                                       |                                      |                            |                      | Rupiah                                                                        |
| Nilai wajar melalui penghasilan komprehensif lain                    |                                                           |                                       |                                      |                            |                      | Fair value through other comprehensive income                                 |
| <u>Obligasi Pemerintah</u>                                           |                                                           |                                       |                                      |                            |                      | <u>Government Bonds</u>                                                       |
| 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>                                            |                                                           |                                       |                                      |                            |                      | <u>Corporate Bonds</u>                                                        |
| PT Multi griya Financial Berkelanjutan V -Tahap V 2021 Seri A        | 4,75%                                                     | 20 Feb/ Feb 2022                      | 25.000                               | 25.048                     | AAA*)                | PT Multi Griya Financial Continuanance Bonds V - Phase VI 2021 B Series       |
| PT Multi griya Financial Berkelanjutan V -Tahap V 2021 Seri A        | 4,75%                                                     | 20 Feb/ Feb 2022                      | 70.000                               | 70.133                     | AAA*)                | PT Multi Griya Financial Continuanance Bonds V - Phase V 2021 A Series        |
| PT Tower Bersama Infrastruktur Berkelanjutan IV -Tahap V 2021 Seri A | 5,50%                                                     | 20 Feb/ Feb 2022                      | 50.000                               | 50.191                     | AA+***)              | PT Tower Bersama Infrastruktur Continuanance Bonds IV - Phase V 2021 A Series |
| PT Sinar Mas Agro Berkelanjutan II -Tahap V 2021 Seri A              | 7,25%                                                     | 1 Mar/ Mar 2022                       | 10.000                               | 10.002                     | A+*)                 | PT Sinar Mas Agro Continuanance Bonds II - Phase V 2021 A Series              |
| PT PNM Berkelanjutan II -Tahap V 2021 Seri A                         | 6,25%                                                     | 27 Mar/ Mar 2022                      | 2.000                                | 2.009                      | A+*)                 | PT PNM Continuanance Bonds II - Phase V 2021 A Series                         |
| PT PNM Berkelanjutan III -Tahap V 2021 Seri A                        | 6,25%                                                     | 27 Mar/ Mar 2022                      | 5.000                                | 5.021                      | A+*)                 | PT PNM Continuanance Bonds III - Phase V 2021 A Series                        |
| PT Merdeka Copper Gold Berkelanjutan II -Tahap I 2021 Seri A         | 7,50%                                                     | 02 Apr/ Apr 2022                      | 50.000                               | 50.028                     | A*)                  | PT Merdeka Copper Gold Continuanance Bonds III - Phase V 2021 A Series        |
| PT Pegadaian Berkelanjutan IV -Tahap IV 2021 Seri A                  | 4,85%                                                     | 16 Apr/ Apr 2022                      | 100.000                              | 100.228                    | AAA*)                | PT Pegadaian Continuanance Bonds IV - Phase IV 2021 A Series                  |
| PT Pegadaian Berkelanjutan IV -Tahap IV 2021 Seri A                  | 4,85%                                                     | 16 Apr/ Apr 2022                      | 90.000                               | 90.205                     | AAA*)                | PT Pegadaian Continuanance Bonds IV - Phase IV 2021 A Series                  |
| PT Astra Sedaya Finance Berkelanjutan V -Tahap II 2021 Seri A        | 4,85%                                                     | 25 Apr/ Apr 2022                      | 20.000                               | 20.084                     | AAA*)                | PT Astra Sedaya Finance Continuanance Bonds V - Phase II 2021 A Series        |
| PT Astra Sedaya Finance Berkelanjutan V -Tahap II 2021 Seri A        | 4,85%                                                     | 25 Apr/ Apr 2022                      | 20.000                               | 20.084                     | AAA*)                | PT Astra Sedaya Finance Continuanance Bonds V - Phase II 2021 A Series        |
| PT BFI Finance Indonesia Berkelanjutan V -Tahap I 2021 Seri A        | 6,00%                                                     | 08 Jun/ Jun 2022                      | 4.000                                | 4.034                      | A-*)                 | PT BFI Finance Indonesia Continuanance Bonds V - Phase I 2021 A Series        |
| PT BFI Finance Indonesia Berkelanjutan V -Tahap I 2021 Seri A        | 6,00%                                                     | 08 Jun/ Jun 2022                      | 2.000                                | 2.017                      | A-*)                 | PT BFI Finance Indonesia Continuanance Bonds V - Phase I 2021 A Series        |
| Saldo dipindahkan                                                    |                                                           |                                       | 448.000                              | 449.084                    |                      | Balance brought forward                                                       |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(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/<br>Rating | Issuer name                                                      |
| <u>Nilai wajar melalui penghasilan komprehensif lain (lanjutan)</u> |                                                           |                                       |                                      |                            |                      | <u>Fair value through other comprehensive income (continued)</u> |
| <u>Obligasi Korporasi (lanjutan)</u>                                |                                                           |                                       |                                      |                            |                      | <u>Corporate Bonds (continued)</u>                               |
| Saldo pindahan                                                      |                                                           |                                       | 448.000                              | 449.084                    |                      | Balance brought forward                                          |
| PT Federal International Finance                                    | 4,60%                                                     | 18 Jun/ Jun 2022                      | 5.000                                | 5.051                      | AAA*)                | PT Federal International Finance                                 |
| Berkelanjutan V                                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds V                                              |
| - Tahap I 2021 Seri A                                               |                                                           |                                       |                                      |                            |                      | - Phase I 2021 A Series                                          |
| PT Global Mediacom                                                  | 9,40%                                                     | 24 Sep/ Sep 2022                      | 50.000                               | 51.067                     | A*)                  | PT Global Mediacom                                               |
| Berkelanjutan II                                                    |                                                           |                                       |                                      |                            |                      | Continuance Bonds V                                              |
| - Tahap II 2021 Seri A                                              |                                                           |                                       |                                      |                            |                      | - Phase II 2021 A Series                                         |
| PT Sinar Mas Agro                                                   | 6,00%                                                     | 29 Okt/ Oct 2022                      | 8.000                                | 7.937                      | A+*)                 | PT Sinarmas Agro                                                 |
| Berkelanjutan III                                                   |                                                           |                                       |                                      |                            |                      | Continuance Bonds III                                            |
| - Tahap II 2021 Seri A                                              |                                                           |                                       |                                      |                            |                      | - Phase II 2021 A Series                                         |
| PT Sinar Mas Agro                                                   | 6,00%                                                     | 29 Okt/ Oct 2022                      | 10.000                               | 9.920                      | A+*)                 | PT Sinarmas Agro                                                 |
| Berkelanjutan III                                                   |                                                           |                                       |                                      |                            |                      | Continuance Bonds III                                            |
| - Tahap II 2021 Seri A                                              |                                                           |                                       |                                      |                            |                      | - Phase II 2021 A Series                                         |
| PT PNM                                                              | 3,75%                                                     | 20 Des/ Dec 2022                      | 25.000                               | 25.000                     | AA*)                 | PT PNM                                                           |
| Berkelanjutan IV                                                    |                                                           |                                       |                                      |                            |                      | Continuance Bonds IV                                             |
| - Tahap I 2021 Seri A                                               |                                                           |                                       |                                      |                            |                      | - Phase I 2021 A Series                                          |
| PT PNM                                                              | 3,75%                                                     | 20 Des/ Dec 2022                      | 18.000                               | 18.000                     | AA*)                 | PT PNM                                                           |
| Berkelanjutan IV                                                    |                                                           |                                       |                                      |                            |                      | Continuance Bonds IV                                             |
| - Tahap I 2021 Seri A                                               |                                                           |                                       |                                      |                            |                      | - Phase I 2021 A Series                                          |
| Jumlah Obligasi Korporasi                                           |                                                           |                                       | 564.000                              | 566.059                    |                      | Total of Corporate Bonds                                         |
| Ditambah bunga yang belum diamortisasi                              |                                                           |                                       | 2.059                                | -                          |                      | Plus unamortized interest                                        |
| Jumlah Obligasi Korporasi - bersih                                  |                                                           |                                       | 566.059                              | 566.059                    |                      | Total of Corporate Bonds - net                                   |
| <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                                                 |
| Jumlah Obligasi Pemerintah                                          |                                                           |                                       | 931.568                              | 927.429                    |                      | Total of Government Bonds                                        |
| Dikurangi bunga yang belum diamortisasi                             |                                                           |                                       | (4.139)                              | -                          |                      | Plus unamortized interest                                        |
| Jumlah Obligasi Pemerintah - bersih                                 |                                                           |                                       | 927.429                              | 927.429                    |                      | Total of Government Bonds - net                                  |
| <u>Obligasi Bank</u>                                                |                                                           |                                       |                                      |                            |                      | <u>Bonds issued by banks</u>                                     |
| PT Mandiri Taspen                                                   | 6,50%                                                     | 28 Apr /Apr 2024                      | 7.000                                | 7.000                      | AA**)                | PT Mandiri Taspen                                                |
| Berkelanjutan I                                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds I                                              |
| - Tahap II THN 2021 Seri A                                          |                                                           |                                       |                                      |                            |                      | - Phase II 2021 A Series                                         |
| PT Mandiri Taspen                                                   | 6,50%                                                     | 28 Apr /Apr 2024                      | 10.000                               | 10.000                     | AA**)                | PT Mandiri Taspen                                                |
| Berkelanjutan I                                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds I                                              |
| - Tahap II THN 2021 SERI A                                          |                                                           |                                       |                                      |                            |                      | - Phase II 2021 A Series                                         |
| PT Mandiri Taspen                                                   | 6,50%                                                     | 28 Apr /Apr 2024                      | 25.000                               | 25.000                     | AA**)                | PT Mandiri Taspen                                                |
| Berkelanjutan I                                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds I                                              |
| - Tahap II THN 2021 Seri A                                          |                                                           |                                       |                                      |                            |                      | - Phase II 2021 A Series                                         |
| PT Mandiri Taspen                                                   | 6,50%                                                     | 28 Apr /Apr 2024                      | 30.000                               | 30.000                     | AA**)                | PT Mandiri Taspen                                                |
| Berkelanjutan I                                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds I                                              |
| - Tahap II THN 2021 Seri A                                          |                                                           |                                       |                                      |                            |                      | - 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 2022**  
**(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, 2022**  
**(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)

| Nama penerbit                                       | 2021                                                      |                                       |                                      |                            |                      | Issuer name                      |
|-----------------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|----------------------------------|
|                                                     | 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/<br>Rating |                                  |
| <u>Biaya perolehan yang diamortisasi (lanjutan)</u> |                                                           |                                       |                                      |                            |                      | <u>Amortized cos (continued)</u> |
| <u>Obligasi Korporasi</u>                           |                                                           |                                       |                                      |                            |                      | <u>Corporate Bonds</u>           |
| PT Sarana Multi Griya Financial                     | 8,45%                                                     | 22 Mar /Mar 2022                      | 20.000                               | 20.041                     | AAA*)                | PT Saran Multi Griya Financial   |
| Berkelanjutan I                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds I              |
| - Tahap VIII 2019 Seri B                            |                                                           |                                       |                                      |                            |                      | - Phase VIII 2019 B Series       |
| PT Sarana Multi Infrastruktur                       | 7,80%                                                     | 28 Ags/ Aug 2022                      | 20.000                               | 20.034                     | AAA*)                | PT Saran Multi Infrastruktur     |
| Berkelanjutan II                                    |                                                           |                                       |                                      |                            |                      | Continuance Bonds I              |
| - Tahap II 2019 Seri B                              |                                                           |                                       |                                      |                            |                      | - Phase II 2019 B Series         |
| PT Federal Internasional Finance                    | 8,80%                                                     | 12 Mar /Mar 2022                      | 20.000                               | 20.063                     | AAA*)                | PT Federal Internasional Finance |
| Berkelanjutan III                                   |                                                           |                                       |                                      |                            |                      | Continuance Bonds I              |
| - Tahap V 2019 Seri B                               |                                                           |                                       |                                      |                            |                      | - Phase V 2019 B Series          |
| PT Sarana Multi Griya Financial                     | 7,80%                                                     | 28 Ags/ Aug 2022                      | 20.000                               | 20.092                     | AAA*)                | PT Sarana Multi Griya Financial  |
| Berkelanjutan V                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds V              |
| - Tahap II 2019 Seri A                              |                                                           |                                       |                                      |                            |                      | - Phase V 2019 B Series          |
| PT Sampoerna Agro                                   | 9,35%                                                     | 03 Mar/ Mar 2023                      | 50.000                               | 50.000                     | A-*)                 | PT Sampoerna Agro                |
| Berkelanjutan I                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds I              |
| - Tahap I THN 2020 Seri A                           |                                                           |                                       |                                      |                            |                      | - Phase I 2020 A Series          |
| PT Adira Finance                                    | 7,50%                                                     | 21 Mar /Mar 2023                      | 4.000                                | 4.000                      | AAA*)                | PT Adira Finance                 |
| Berkelanjutan IV                                    |                                                           |                                       |                                      |                            |                      | Continuance Bonds IV             |
| - Tahap .II 2018 Seri D                             |                                                           |                                       |                                      |                            |                      | - Phase II 2018 D Series         |
| PT Astra Sedaya Finance                             | 7,00%                                                     | 27 Mar /Mar 2023                      | 30.000                               | 30.000                     | AAA*)                | PT Astra Sedaya Finance          |
| Berkelanjutan IV                                    |                                                           |                                       |                                      |                            |                      | Continuance Bonds IV             |
| - Tahap IV TH 2020 Seri B                           |                                                           |                                       |                                      |                            |                      | - Phase IV 2020 B Series         |
| PT Sarana Multigriya Griya Financial                | 5,75%                                                     | 10 Feb/ Feb 2024                      | 10.000                               | 10.000                     | AAA*)                | PT Sarana Multi Griya Financial  |
| Berkelanjutan V                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds V              |
| - Tahap V 2021 Seri B                               |                                                           |                                       |                                      |                            |                      | - Phase V 2021 B Series          |
| PT Sarana Multigriya Griya Financial                | 5,75%                                                     | 10 Feb/ Feb 2024                      | 40.000                               | 40.000                     | AAA*)                | PT Sarana Multi Griya Financial  |
| Berkelanjutan V                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds V              |
| Tahap V 2021 Seri B                                 |                                                           |                                       |                                      |                            |                      | - Phase V 2021 B Series          |
| PT Tower Bersama Infrastruktur                      | 6,75%                                                     | 17 Feb/ Feb 2024                      | 50.000                               | 50.000                     | AA+**)               | PT Tower Bersama Infrastruktur   |
| Berkelanjutan IV                                    |                                                           |                                       |                                      |                            |                      | Continuance Bonds IV             |
| - Tahap III 2021 Seri B                             |                                                           |                                       |                                      |                            |                      | - Phase III 2021 B Series        |
| PT PNM                                              | 7,25%                                                     | 17 Mar/ Mar 2024                      | 15.000                               | 15.000                     | A+*)                 | PT PNM                           |
| Berkelanjutan III                                   |                                                           |                                       |                                      |                            |                      | Continuance Bonds III            |
| - Tahap V 2021 Seri B                               |                                                           |                                       |                                      |                            |                      | - Phase V 2021 B Series          |
| PT PNM                                              | 7,25%                                                     | 17 Mar/ Mar 2024                      | 5.000                                | 5.000                      | A+*)                 | PT PNM                           |
| Berkelanjutan III                                   |                                                           |                                       |                                      |                            |                      | Continuance Bonds III            |
| - Tahap V 2021 Seri B                               |                                                           |                                       |                                      |                            |                      | - Phase V 2021 B Series          |
| PT BFI Finance Indonesia                            | 7,75%                                                     | 8 Jun/ Jun 2024                       | 20.000                               | 20.000                     | A-*)                 | PT BFI Finance Indonesia         |
| Berkelanjutan V                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds V              |
| - Tahap I Tahun 2021 Seri B                         |                                                           |                                       |                                      |                            |                      | - Phase I 2021 B Series          |
| PT BFI Finance Indonesia                            | 7,75%                                                     | 8 Jun/ Jun 2024                       | 10.000                               | 10.000                     | A-*)                 | PT BFI Finance Indonesia         |
| Berkelanjutan V                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds V              |
| - Tahap I Tahun 2021 Seri B                         |                                                           |                                       |                                      |                            |                      | - Phase I 2021 B Series          |
| PT BFI Finance Indonesia                            | 7,25%                                                     | 6 Ags/ Aug 2024                       | 20.000                               | 20.000                     | A-*)                 | PT BFI Finance Indonesia         |
| Berkelanjutan V                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds V              |
| - Tahap II Tahun 2021 Seri C                        |                                                           |                                       |                                      |                            |                      | - Phase II 2021 C Series         |
| PT BFI Finance Indonesia                            | 7,25%                                                     | 6 Ags/ Aug 2024                       | 40.000                               | 40.000                     | A-*)                 | PT BFI Finance Indonesia         |
| Berkelanjutan V                                     |                                                           |                                       |                                      |                            |                      | Continuance Bonds V              |
| - Tahap II Tahun 2021 Seri C                        |                                                           |                                       |                                      |                            |                      | - Phase II 2021 C Series         |
| PT Sinar Mas Agro                                   | 8,50%                                                     | 19 Okt/ Oct 2024                      | 40.000                               | 40.000                     | A+*)                 | PT Sinar Mas Agro                |
| Berkelanjutan III                                   |                                                           |                                       |                                      |                            |                      | Continuance Bonds III            |
| - Tahap II 2021 Seri B                              |                                                           |                                       |                                      |                            |                      | - Phase II 2021 B Series         |
| PT Sinar Mas Agro                                   | 8,50%                                                     | 19 Okt/ Oct 2024                      | 30.000                               | 30.000                     | A+*)                 | PT Sinar Mas Agro                |
| Berkelanjutan III                                   |                                                           |                                       |                                      |                            |                      | Continuance Bonds III            |
| - Tahap II 2021 Seri B                              |                                                           |                                       |                                      |                            |                      | - Phase II 2021 B Series         |
| Jumlah Obligasi Korporasi                           |                                                           |                                       | 444.000                              | 444.230                    |                      | Total of Corporate Bonds         |
| Ditambah premi dibayar dimuka                       |                                                           |                                       | 230                                  | -                          |                      | Plus unamortized interest        |
| Jumlah Obligasi Korporasi Korporasi - bersih        |                                                           |                                       | 444.230                              | 444.230                    |                      | 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 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

| 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/<br>Rating | Issuer name                               |
| Biaya perolehan yang diamortisasi (lanjutan) |                                                           |                                       |                                      |                            |                      | Amortized cos (continued)                 |
| Obligasi Ritel                               |                                                           |                                       |                                      |                            |                      | Retail Bonds                              |
| ORI 016 – 001432                             | 6,80%                                                     | 15 Okt/ Oct 2022                      | 15.000                               | 15.052                     | BBB***)              | ORI 016 – 001432                          |
| ORI 016 – 001460                             | 6,80%                                                     | 15 Okt/ Oct 2022                      | 20.000                               | 20.396                     | BBB***)              | ORI 016 – 001460                          |
| ORI 019 – 001507                             | 5,57%                                                     | 15 Feb/ Feb 2024                      | 20.000                               | 20.483                     | BBB***)              | ORI 019 – 001507                          |
| ORI 019 – 001508                             | 5,57%                                                     | 15 Feb/ Feb 2024                      | 10.000                               | 10.242                     | BBB***)              | ORI 019 – 001508                          |
| ORI 019 – 001509                             | 5,57%                                                     | 15 Feb/ Feb 2024                      | 10.000                               | 10.243                     | BBB***)              | ORI 019 – 001509                          |
| ORI 017 – 001514                             | 6,40%                                                     | 15 Juli/ July 2023                    | 50.000                               | 51.833                     | BBB***)              | ORI 017 – 001514                          |
| ORI 017 – 001524                             | 6,40%                                                     | 15 Juli/ July 2023                    | 50.000                               | 51.744                     | BBB***)              | ORI 017 – 001524                          |
| Jumlah Obligasi Ritel                        |                                                           |                                       | 175.000                              | 179.993                    |                      | Total Retail Bonds                        |
| Ditambah premi dibayar dimuka                |                                                           |                                       | 4.993                                | -                          |                      | Plus premium paid upfront                 |
| Jumlah Obligasi Ritel - bersih               |                                                           |                                       | 179.993                              | 179.993                    |                      | Total Retail Bonds - net                  |
| Total Obligasi Korporasi                     |                                                           |                                       | 624.223                              | 624.223                    |                      | Total Corporate Bonds                     |
| Wesel Ekspor dengan LC                       |                                                           |                                       |                                      |                            |                      | Export Money Order with LC                |
| Borneo                                       |                                                           |                                       |                                      |                            |                      | Borneo                                    |
| - 037/001/1921/DN/21/B                       | 9,00%                                                     | 13 Jun/ Jun 2022                      | 844                                  | 883                        | O                    | - 037/001/1921/DN/21/B                    |
| - 037/001/1925/DN/21/B                       | 9,00%                                                     | 20 Jun/ Jun 2022                      | 413                                  | 432                        | O                    | - 037/001/1925/DN/21/B                    |
| CV Alam Megah Perkasa                        |                                                           |                                       |                                      |                            |                      | CV Alam Megah Perkasa                     |
| - 037/001/1860/DN/21/B                       | 9,00%                                                     | 20 Jan/ Jan 2022                      | 292                                  | 305                        | O                    | - 037/001/1860/DN/21/B                    |
| CV Wahana Jaya                               |                                                           |                                       |                                      |                            |                      | CV Wahana Jaya                            |
| - 037/001/1854/DN/21/B                       | 9,00%                                                     | 10 Jan/ Jan 2022                      | 302                                  | 312                        | O                    | - 037/001/1854/DN/21/B                    |
| - 037/001/1857/DN/21/B                       | 9,00%                                                     | 17 Jan/ Jan 2022                      | 327                                  | 339                        | O                    | - 037/001/1857/DN/21/B                    |
| - 037/001/1855/DN/21/B                       | 9,00%                                                     | 11 Jan/ Jan 2022                      | 393                                  | 406                        | O                    | - 037/001/1855/DN/21/B                    |
| - 037/001/1876/DN/21/B                       | 9,00%                                                     | 14 Mar/ Mar 2022                      | 690                                  | 715                        | O                    | - 037/001/1876/DN/21/B                    |
| - 037/001/1884/DN/21/B                       | 9,00%                                                     | 22 Mar/ Mar 2022                      | 560                                  | 582                        | O                    | - 037/001/1884/DN/21/B                    |
| - 037/001/1872/DN/21/B                       | 9,00%                                                     | 22 Feb/ Feb 2022                      | 529                                  | 544                        | O                    | - 037/001/1872/DN/21/B                    |
| - 037/001/1875/DN/21/B                       | 9,00%                                                     | 28 Feb/ Feb 2022                      | 425                                  | 437                        | O                    | - 037/001/1875/DN/21/B                    |
| - 037/001/1903/DN/21/B                       | 9,00%                                                     | 24 Nov/ Nov 2022                      | 316                                  | 327                        | O                    | - 037/001/1903/DN/21/B                    |
| Indotruck                                    |                                                           |                                       |                                      |                            |                      | Indotruck                                 |
| - 037/001/1889/DN/21/B                       | 9,00%                                                     | 2 Mei/ May 2022                       | 10.098                               | 10.560                     | O                    | - 037/001/1889/DN/21/B                    |
| - 037/001/1890/DN/21/B                       | 9,00%                                                     | 2 Mei/ May 2022                       | 24.235                               | 25.344                     | O                    | - 037/001/1890/DN/21/B                    |
| - 037/001/1892/DN/21/B                       | 9,00%                                                     | 2 Mei/ May 2022                       | 39.337                               | 41.137                     | O                    | - 037/001/1892/DN/21/B                    |
| - 037/001/1893/DN/21/B                       | 9,00%                                                     | 2 Mei/ May 2022                       | 23.602                               | 24.682                     | O                    | - 037/001/1893/DN/21/B                    |
| - 037/001/1887/DN/21/B                       | 9,00%                                                     | 27 Apr/ Apr 2022                      | 24.242                               | 25.070                     | O                    | - 037/001/1887/DN/21/B                    |
| - 037/001/1891/DN/21/B                       | 9,00%                                                     | 27 Apr/ Apr 2022                      | 10.212                               | 10.560                     | O                    | - 037/001/1891/DN/21/B                    |
| Rajawali                                     |                                                           |                                       |                                      |                            |                      | Rajawali                                  |
| - 037/001/1919/DN/21/B                       | 9,00%                                                     | 13 Jun/ Jun 2022                      | 964                                  | 1.008                      | O                    | - 037/001/1919/DN/21/B                    |
| - 037/001/1920/DN/21/B                       | 9,00%                                                     | 15 Jun/ Jun 2022                      | 1.227                                | 1.283                      | O                    | - 037/001/1920/DN/21/B                    |
| - 037/001/1927/DN/21/B                       | 9,00%                                                     | 21 Jun/ Jun 2022                      | 933                                  | 975                        | O                    | - 037/001/1927/DN/21/B                    |
| Sejahtera Tridaya                            |                                                           |                                       |                                      |                            |                      | Sejahtera Tridaya                         |
| - 037/001/1878/DN/21/B                       | 9,00%                                                     | 10 Mar/ Mar 2022                      | 4.808                                | 5.008                      | O                    | - 037/001/1878/DN/21/B                    |
| Sumber Rejeki                                |                                                           |                                       |                                      |                            |                      | Sumber Rejeki                             |
| - 037/001/1861/DN/21/B                       | 9,00%                                                     | 13 Jan/ Jan 2022                      | 687                                  | 716                        | O                    | - 037/001/1861/DN/21/B                    |
| - 037/001/1869/DN/21/B                       | 9,00%                                                     | 17 Feb/ Feb 2022                      | 479                                  | 501                        | O                    | - 037/001/1869/DN/21/B                    |
| - 037/001/1870/DN/21/B                       | 9,00%                                                     | 21 Feb/ Feb 2022                      | 436                                  | 455                        | O                    | - 037/001/1870/DN/21/B                    |
| - 037/001/1885/DN/21/B                       | 9,00%                                                     | 22 Mar/ Mar 2022                      | 530                                  | 553                        | O                    | - 037/001/1885/DN/21/B                    |
| - 037/001/1902/DN/21/B                       | 9,00%                                                     | 18 Apr/ Apr 2022                      | 620                                  | 648                        | O                    | - 037/001/1902/DN/21/B                    |
| - 037/001/1910/DN/21/B                       | 9,00%                                                     | 10 Mei/ May 2022                      | 729                                  | 760                        | O                    | - 037/001/1910/DN/21/B                    |
| Jumlah wesel ekspor dengan LC                |                                                           |                                       | 148.230                              | 154.542                    |                      | Total of Export Money Order with LC       |
| Ditambah premi dibayar dimuka                |                                                           |                                       | 6.313                                | -                          |                      | Plus premium paid upfront                 |
| Jumlah wesel ekspor dengan LC- bersih        |                                                           |                                       | 154.543                              | 154.542                    |                      | Total of Export Money Order with LC - net |
| 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 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

c. Berdasarkan sisa umur sampai dengan jatuh tempo

|                                                   | 2022             | 2021             |
|---------------------------------------------------|------------------|------------------|
| <b>Rupiah</b>                                     |                  |                  |
| <u>Pihak ketiga</u>                               |                  |                  |
| Nilai wajar melalui penghasilan komprehensif lain |                  |                  |
| 1 sampai dengan 3 bulan                           | 10.011           | -                |
| 3 sampai dengan 12 bulan                          | 342.827          | 350.694          |
| 1 sampai dengan 2 tahun                           | 10.327           | 225.620          |
| Lebih dari 2 tahun                                | 598.917          | 485.883          |
| Sub jumlah                                        | 962.082          | 1.062.197        |
| Biaya perolehan yang diamortisasi                 |                  |                  |
| 1 sampai dengan 3 bulan                           | 229.805          | -                |
| 3 sampai dengan 12 bulan                          | 617.506          | 401.689          |
| 1 sampai dengan 2 tahun                           | 898.346          | 231.466          |
| Lebih dari 2 tahun                                | 1.258.274        | 1.145.039        |
| Sub jumlah                                        | 3.003.931        | 1.778.194        |
| <b>Dollar Amerika Serikat</b>                     |                  |                  |
| <u>Pihak ketiga</u>                               |                  |                  |
| Biaya perolehan yang diamortisasi                 |                  |                  |
| Lebih dari 2 tahun                                | 79.681           | -                |
| Sub jumlah                                        | 79.681           | -                |
| <b>Jumlah</b>                                     | <b>4.045.694</b> | <b>2.840.391</b> |
| Cadangan kerugian penurunan nilai                 | (548)            | (503)            |
| <b>Jumlah efek-efek</b>                           | <b>4.045.146</b> | <b>2.839.888</b> |

d. Berdasarkan efek-efek pemerintah dan bukan pemerintah

|                                   | 2022             | 2021             |
|-----------------------------------|------------------|------------------|
| <b>Pihak ketiga</b>               |                  |                  |
| <u>Rupiah</u>                     |                  |                  |
| <u>Jenis</u>                      |                  |                  |
| Efek-efek Pemerintah              | 2.139.348        | 1.423.567        |
| Efek-efek bukan Pemerintah        | 1.906.346        | 1.416.824        |
| <b>Jumlah</b>                     | <b>4.045.694</b> | <b>2.840.391</b> |
| Cadangan kerugian penurunan nilai | (548)            | (503)            |
| <b>Jumlah efek-efek</b>           | <b>4.045.146</b> | <b>2.839.888</b> |

e. Perubahan keuntungan yang belum direalisasi dari perubahan nilai wajar efek-efek yang nilai wajar melalui komprehensif lain adalah sebagai berikut:

|                                                                | 2022          | 2021          |
|----------------------------------------------------------------|---------------|---------------|
| Saldo awal tahun - sebelum pajak penghasilan tangguhan         | 39.911        | 50.354        |
| Kerugian yang belum direalisasi selama tahun berjalan          | (22.405)      | (10.443)      |
| Saldo akhir tahun - sebelum pajak penghasilan tangguhan        | 17.506        | 39.911        |
| Pajak penghasilan tangguhan (Catatan 22b)                      | (3.322)       | (7.579)       |
| <b>Saldo akhir tahun - setelah pajak penghasilan tangguhan</b> | <b>14.184</b> | <b>32.332</b> |

Keuntungan penjualan efek-efek yang diperdagangkan dan nilai wajar melalui komprehensif lain untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp1.235 dan Rp5.805.

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 |  |
| 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>United States Dollar</b>            |  |
| <u>Third parties</u>                   |  |
| At amortized cost                      |  |
| 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 loss during the year                           |  |
| Balance at end of year - before deferred income tax       |  |
| Deferred income tax (Note 22b)                            |  |
| <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, 2022 and 2021 amounted to Rp1,235 and Rp5,805, 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 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

Manajemen berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutupi kemungkinan kerugian atas tidak tertagihnya efek-efek.

Pada tanggal 31 Desember 2022 dan 2021, seluruh efek-efek diklasifikasikan "Lancar".

**9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI**

**8. MARKETABLE SECURITIES (continued)**

Management believes that the allowance for impairment losses is adequate to cover possible losses on uncollectible marketable securities.

As of December 31, 2022 and 2021, all marketable securities are classified as "Current".

**9. SECURITIES PURCHASED UNDER AGREEMENT TO RESELL**

**2022**

|                                   | <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>Pendapatan bunga yang belum diakui/<br/>Unearned interest</u> | <u>Nilai tercatat/<br/>Carrying amount</u> |
|-----------------------------------|---------------------------------------------|------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------|--------------------------------------------|
| Transaksi dengan Bank Indonesia   |                                             |                                                            |                                                  |                                                                  |                                            |
| Surat utang negara                |                                             |                                                            |                                                  |                                                                  |                                            |
| FR0035 - 019241                   | 29 Des/ Dec 2022                            | 5 Jan/ Jan 2023                                            | 384.066                                          | 234                                                              | 383.832                                    |
| VR0046 - 019243                   | 30 Des/ Dec 2022                            | 5 Jan/ Jan 2023                                            | 288.483                                          | 220                                                              | 288.263                                    |
| VR0047 - 019235                   | 27 Des/ Dec 2022                            | 5 Jan/ Jan 2023                                            | 286.735                                          | 88                                                               | 286.647                                    |
| VR0034 - 019232                   | 26 Des/ Dec 2022                            | 5 Jan/ Jan 2023                                            | 286.412                                          | 44                                                               | 286.368                                    |
| VR0042 - 019239                   | 28 Des/ Dec 2022                            | 5 Jan/ Jan 2023                                            | 190.203                                          | 87                                                               | 190.116                                    |
| VR0046 - 019244                   | 30 Des/ Dec 2022                            | 5 Jan/ Jan 2023                                            | 93.090                                           | 403                                                              | 92.687                                     |
| Obligasi non bank                 |                                             |                                                            |                                                  |                                                                  |                                            |
| PT.Inigo Global Capital - 019209  | 16 Des/ Dec 2022                            | 16 Jun/ Jun 2023                                           | 160.048                                          | 9.165                                                            | 150.883                                    |
| <b>Jumlah</b>                     |                                             |                                                            | <b>1.689.037</b>                                 | <b>10.241</b>                                                    | <b>1.678.796</b>                           |
| Cadangan kerugian penurunan nilai |                                             |                                                            | -                                                | -                                                                | (1)                                        |
| <b>Jumlah bersih</b>              |                                             |                                                            | <b>1.689.037</b>                                 | <b>10.241</b>                                                    | <b>1.678.795</b>                           |

Transactions with Bank Indonesia

Government promissory notes

FR0035 - 019241  
VR0046 - 019243  
VR0047 - 019235  
VR0034 - 019232  
VR0042 - 019239  
VR0046 - 019244

Obligasi non bank  
PT.Inigo Global Capital - 019209

**Total**  
Allowance for impairment losses  
**Total - net**

**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>Pendapatan bunga yang belum diakui/<br/>Unearned interest</u> | <u>Nilai tercatat/<br/>Carrying amount</u> |
|-----------------------------------|---------------------------------------------|------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------|--------------------------------------------|
| Transaksi dengan Bank Indonesia   |                                             |                                                            |                                                  |                                                                  |                                            |
| Surat utang negara                |                                             |                                                            |                                                  |                                                                  |                                            |
| VR0043 - 018183                   | 27 Des/ Dec 2021                            | 27 Jan/ Jan 2021                                           | 405.528                                          | 78                                                               | 405.450                                    |
| VR0038 - 018187                   | 28 Des/ Dec 2021                            | 27 Jan/ Jan 2021                                           | 338.645                                          | 99                                                               | 338.546                                    |
| FR0082 - 018171                   | 22 Des/ Dec 2021                            | 27 Jan/ Jan 2021                                           | 196.262                                          | 66                                                               | 196.196                                    |
| VR0062 - 018194                   | 29 Des/ Dec 2021                            | 27 Jan/ Jan 2021                                           | 469.807                                          | 182                                                              | 469.625                                    |
| VR0046 - 018198                   | 30 Des/ Dec 2021                            | 27 Jan/ Jan 2021                                           | 317.000                                          | 154                                                              | 316.846                                    |
| VR0069 - 018180                   | 24 Des/ Dec 2021                            | 27 Jan/ Jan 2021                                           | 114.887                                          | 58                                                               | 114.829                                    |
| VR0054 & VR0058 - 018200          | 31 Des/ Dec 2021                            | 27 Jan/ Jan 2021                                           | 476.882                                          | 278                                                              | 476.604                                    |
| FR0082 - 018201                   | 31 Des/ Dec 2021                            | 27 Jan/ Jan 2021                                           | 197.039                                          | 214                                                              | 196.825                                    |
| VR0061 - 018195                   | 29 Des/ Dec 2021                            | 27 Jan/ Jan 2021                                           | 185.601                                          | 171                                                              | 185.430                                    |
| <b>Jumlah</b>                     |                                             |                                                            | <b>2.701.651</b>                                 | <b>1.300</b>                                                     | <b>2.700.351</b>                           |
| Cadangan kerugian penurunan nilai |                                             |                                                            | -                                                | -                                                                | (1)                                        |
| <b>Jumlah bersih</b>              |                                             |                                                            | <b>2.701.651</b>                                 | <b>1.300</b>                                                     | <b>2.700.350</b>                           |

Transactions with Bank Indonesia

Government promissory notes

VR0043 - 018183  
VR0038 - 018187  
FR0082 - 018171  
VR0062 - 018194  
VR0046 - 018198  
VR0069 - 018180  
VR0054 & VR0058 - 018200  
FR0082 - 018201  
VR0061 - 018195

**Total**  
Allowance for impairment losses  
**Total - net**



**10. TAGIHAN DAN LIABILITAS 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 kepada Bank.

Jangka waktu dari pembelian dan penjualan berjangka valuta asing berkisar antara dan 3 sampai dengan 6 hari pada tanggal 31 Desember 2022.

Rincian tagihan dan liabilitas derivatif adalah sebagai berikut:

|                                              |     | 2022                                                                |                                                    |                                                    |
|----------------------------------------------|-----|---------------------------------------------------------------------|----------------------------------------------------|----------------------------------------------------|
|                                              |     | Nilai nosional<br>(angka penuh)/<br>Notional value<br>(full amount) | Tagihan<br>derivatif/<br>Derivative<br>receivables | Liabilitas<br>derivatif/<br>Derivative<br>Payables |
| <b>Pihak ketiga</b>                          |     |                                                                     |                                                    |                                                    |
| <u>Penjualan <i>forward</i> valuta asing</u> |     |                                                                     |                                                    |                                                    |
| PT Bank Woori Saudara Indonesia              | USD | 1.000.000                                                           | 143                                                | -                                                  |
| PT Bank Sinarmas Tbk                         | USD | 1.000.000                                                           | -                                                  | 33                                                 |
|                                              |     |                                                                     | <u>143</u>                                         | <u>33</u>                                          |
|                                              |     | 2021                                                                |                                                    |                                                    |
|                                              |     | Nilai nosional<br>(angka penuh)/<br>Notional value<br>(full amount) | Tagihan<br>derivatif/<br>Derivative<br>receivables | Liabilitas<br>derivatif/<br>Derivative<br>Payables |
| <b>Pihak ketiga</b>                          |     |                                                                     |                                                    |                                                    |
| <u>Penjualan <i>forward</i> valuta asing</u> |     |                                                                     |                                                    |                                                    |
| PT Bank Negara Indonesia<br>(Persero) Tbk    | USD | 13.000.000                                                          | 1.572                                              | -                                                  |
| PT Bank Mega Tbk, Jakarta                    | USD | 4.000.000                                                           | 477                                                | -                                                  |
| PT Bank Central Asia Tbk                     | USD | 3.000.000                                                           | -                                                  | 56                                                 |
| PT Bank Sinarmas Tbk                         | USD | 1.000.000                                                           | -                                                  | 21                                                 |
|                                              |     |                                                                     | <u>2.049</u>                                       | <u>77</u>                                          |

Bank melakukan penilaian atas penurunan nilai tagihan derivatif secara individual dengan menggunakan bukti objektif penurunan nilai.

Pada tanggal 31 Desember 2022, seluruh tagihan derivatif diklasifikasikan "Lancar".

Pada tanggal 31 Desember 2022, manajemen berkeyakinan bahwa tidak terdapat penurunan nilai atas tagihan derivatif, sehingga tidak diperlukan pembentukan cadangan kerugian penurunan nilai.

**10. DERIVATIVE RECEIVABLES AND PAYABLES**

The Bank's derivative instruments principally consist of foreign currencies spot and forward sales and purchases.

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.

Term of the Bank's forward and spot foreign exchange contracts ranging from and 3 to 6 days as of December 31, 2022.

The details of derivative receivables and payables are as follows:

**Third parties**  
Foreign currencies spot sales  
PT Bank Woori Saudara Indonesia  
PT Bank Sinarmas, Tbk

**Third parties**  
Foreign currencies spot sales  
PT Bank Negara Indonesia  
(Persero) Tbk  
PT Bank Mega Tbk, Jakarta  
PT Bank Central Asia Tbk  
PT Bank Sinarmas Tbk

The Bank assesses the impairment of derivative receivables individually by using objective evidences of impairment.

As of December 31, 2022, all derivative receivables are classified as "Current".

As of December 31, 2022, 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:

|                                                    | 2022                                                                                                                     |                                              |
|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
|                                                    | 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>                                      |                                                                                                                          |                                              |
| Kredit yang diberikan                              |                                                                                                                          | 308.395                                      |
| Efek-efek                                          |                                                                                                                          | 53.568                                       |
| Sub jumlah                                         |                                                                                                                          | 361.963                                      |
| <u>Dolar Amerika Serikat</u>                       |                                                                                                                          |                                              |
| Kredit yang diberikan                              | 127.173                                                                                                                  | 1.980                                        |
| Efek-efek                                          | 95.104                                                                                                                   | 1.481                                        |
| Penempatan pada<br>Bank Indonesia dan<br>bank lain | 30.145                                                                                                                   | 469                                          |
| Sub jumlah                                         |                                                                                                                          | 3.930                                        |
| <u>Dolar Singapura</u>                             |                                                                                                                          |                                              |
| Kredit yang diberikan                              | 4.647                                                                                                                    | 54                                           |
| Sub jumlah                                         |                                                                                                                          | 54                                           |
| <b>Jumlah</b>                                      |                                                                                                                          | <b>365.947</b>                               |

**12. BIAYA DIBAYAR DI MUKA**

Rincian biaya dibayar di muka adalah sebagai berikut:

|                                  | 2022           |
|----------------------------------|----------------|
| Sewa dan operasional             | 143.902        |
| Renovasi dan pemeliharaan gedung | 5.820          |
| Pemasaran                        | 5.358          |
| Karyawan                         | 1.327          |
| Asuransi                         | 44             |
| <b>Jumlah</b>                    | <b>156.451</b> |

**11. ACCRUED INTEREST RECEIVABLES**

The details of accrued interest receivables are as follows:

|                             | 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 |                                                     |
| <u>Rupiah</u>               |                                                                                                                          |                                              | <u>Rupiah</u>                                       |
|                             |                                                                                                                          | 313.071                                      | Loans                                               |
|                             |                                                                                                                          | 29.030                                       | Marketable securities                               |
|                             |                                                                                                                          | 342.101                                      | Sub total                                           |
| <u>United States Dollar</u> |                                                                                                                          |                                              | <u>United States Dollar</u>                         |
|                             |                                                                                                                          | 2.439                                        | Loans                                               |
|                             |                                                                                                                          | -                                            | Marketable securities                               |
|                             | 29                                                                                                                       | -                                            | Placement with Bank<br>Indonesia and other<br>banks |
|                             |                                                                                                                          | 2.439                                        | Sub total                                           |
| <u>Singapore Dollar</u>     |                                                                                                                          |                                              | <u>Singapore Dollar</u>                             |
|                             |                                                                                                                          | 50                                           | Loans                                               |
|                             |                                                                                                                          | 50                                           | Sub total                                           |
| <b>Jumlah</b>               |                                                                                                                          | <b>344.590</b>                               | <b>Total</b>                                        |

**12. PREPAID EXPENSES**

The details of prepaid expenses are as follows:

|  | 2021    |                                            |
|--|---------|--------------------------------------------|
|  | 152.549 | Rent and operational                       |
|  | 9.273   | Office building renovation and maintenance |
|  | 7.314   | Marketing                                  |
|  | 4.218   | Employee                                   |
|  | 1       | Insurance                                  |
|  | 173.355 | Total                                      |

13. KREDIT YANG DIBERIKAN

- a. Berdasarkan jenis, mata uang dan pihak

Rincian kredit yang diberikan berdasarkan jenis dan pihak adalah sebagai berikut:

|                                      | 2022             | 2021              |
|--------------------------------------|------------------|-------------------|
| <b>Pihak berelasi (Catatan 37)</b>   |                  |                   |
| <u>Rupiah</u>                        |                  |                   |
| Fixed loans                          | 141.216          | 144.254           |
| Kredit pemilikan rumah               | 103.679          | 113.178           |
| Revolving loans                      | -                | 23.225            |
| Sub jumlah                           | 244.895          | 280.657           |
| <b>Pihak ketiga</b>                  |                  |                   |
| <u>Rupiah</u>                        |                  |                   |
| Fixed loans                          | 4.181.374        | 4.697.564         |
| Kredit pemilikan rumah dan apartemen | 2.547.020        | 2.772.662         |
| Revolving loans                      | 2.175.775        | 2.332.229         |
| Kredit sindikasi                     | 353.041          | 794.064           |
| Pinjaman rekening koran              | 150.173          | 139.934           |
| Pinjaman karyawan                    | 42.190           | 46.574            |
| Kredit pemilikan kios                | 41.540           | 48.921            |
| Kredit tanpa agunan                  | 18.729           | 21.734            |
| Kredit usaha rakyat                  | 542              | 50.671            |
| Kredit pemilikan mobil               | 56               | 136               |
| Kredit wirausaha                     | -                | 9                 |
|                                      | 9.510.440        | 10.904.498        |
| <b>Mata Uang Asing</b>               |                  |                   |
| Fixed loans                          | 354.501          | 168.477           |
| Revolving loans                      | 119.934          | 126.340           |
|                                      | 474.435          | 294.817           |
| Sub jumlah                           | 9.984.875        | 11.199.315        |
| Jumlah kredit                        | 10.229.770       | 11.479.972        |
| Cadangan kerugian penurunan nilai    | (524.587)        | (663.068)         |
| <b>Jumlah kredit – bersih</b>        | <b>9.705.183</b> | <b>10.816.904</b> |

Rincian kredit yang diberikan berdasarkan mata uang adalah sebagai berikut:

|                                                          | 2022      | 2021       |
|----------------------------------------------------------|-----------|------------|
| <b>Jumlah nosional mata uang asing (angka penuh)/</b>    |           |            |
| <i>Notional amount of foreign currency (full amount)</i> |           |            |
| <b>Ekuivalen rupiah/</b>                                 |           |            |
| <i>Equivalent rupiah</i>                                 |           |            |
| <u>Rupiah</u>                                            |           |            |
| Pihak berelasi (Catatan 37)                              | 244.895   | 280.657    |
| Pihak ketiga                                             | 9.510.440 | 10.904.498 |
| Sub jumlah                                               | 9.755.335 | 11.185.155 |

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 and apartment ownership loans |  |
| Revolving loans                       |  |
| Syndicated loans                      |  |
| Overdraft                             |  |
| Employee loans                        |  |
| Kiosk loans                           |  |
| Unsecured loans                       |  |
| Micro community commercial 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:

|                           |
|---------------------------|
| <u>Rupiah</u>             |
| Related parties (Note 37) |
| Third parties             |
| Sub total                 |

13. KREDIT YANG DIBERIKAN (lanjutan)

a. Berdasarkan jenis, mata uang dan pihak (lanjutan)

|                                   | 2022                                                                                                                     |                                              |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
|                                   | 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                   | -                                                                                                                        | -                                            |
| Pihak ketiga                      |                                                                                                                          |                                              |
| Dolar Amerika Serikat             | 29.196.238                                                                                                               | 454.512                                      |
| Dolar Singapura                   | 1.718.516                                                                                                                | 19.923                                       |
| Sub jumlah                        |                                                                                                                          | 474.435                                      |
| Jumlah                            |                                                                                                                          | 10.229.770                                   |
| Cadangan kerugian penurunan nilai |                                                                                                                          | (524.587)                                    |
| <b>Jumlah kredit - bersih</b>     |                                                                                                                          | <b>9.705.183</b>                             |

b. Berdasarkan sektor ekonomi

|                                    | 2022             |
|------------------------------------|------------------|
| <b>Pihak berelasi (Catatan 37)</b> |                  |
| <u>Rupiah</u>                      |                  |
| Restoran dan hotel                 | 64.606           |
| Perdagangan                        | -                |
| Lain-lain                          | 180.289          |
| Sub jumlah                         | 244.895          |
| <b>Pihak ketiga</b>                |                  |
| <u>Rupiah</u>                      |                  |
| Industri                           | 1.164.011        |
| Restoran dan hotel                 | 860.369          |
| Konstruksi                         | 760.224          |
| Transportasi dan komunikasi        | 644.098          |
| Pertanian dan pertambangan         | 266.769          |
| Perdagangan                        | 181.443          |
| Jasa                               | 3.755            |
| Lain-lain                          | 5.629.771        |
| Sub jumlah                         | 9.510.440        |
| <u>Mata Uang Asing</u>             |                  |
| Pertanian dan pertambangan         | 281.781          |
| Industri                           | 157.916          |
| Perdagangan                        | 9.118            |
| Transportasi dan komunikasi        | -                |
| Lain-lain                          | 25.620           |
| Sub jumlah                         | 474.435          |
| Jumlah                             | 9.984.875        |
| Jumlah kredit                      | 10.229.770       |
| Cadangan kerugian penurunan nilai  | (524.587)        |
| <b>Jumlah kredit - Bersih</b>      | <b>9.705.183</b> |

Pada tanggal 31 Desember 2022 dan 2021, persentase kredit yang diberikan kepada usaha mikro, kecil dan menengah masing-masing sebesar 13,00% dan 7,00%.

13. LOANS (continued)

a. By type, currency and party (continued)

|                                 | 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 |
| Foreign Currencies              |                                                                                                                          |                                              |
| Related Parties                 |                                                                                                                          |                                              |
| Singapore Dollar                | 1.777.407                                                                                                                | 18.760                                       |
| Third parties                   |                                                                                                                          |                                              |
| United States Dollar            | -                                                                                                                        | -                                            |
| Singapore Dollar                | 19.369.025                                                                                                               | 276.057                                      |
| Sub total                       |                                                                                                                          | 294.817                                      |
| Total                           |                                                                                                                          | 11.479.972                                   |
| Allowance for impairment losses |                                                                                                                          | (663.068)                                    |
| <b>Total loans - net</b>        |                                                                                                                          | <b>10.816.904</b>                            |

b. By economic sector

|                                  | 2021              |
|----------------------------------|-------------------|
| <b>Related parties (Note 37)</b> |                   |
| <u>Rupiah</u>                    |                   |
| Restaurant and hotel             | 66.737            |
| Trading                          | 23.224            |
| Others                           | 190.696           |
| Sub total                        | 280.657           |
| <b>Third parties</b>             |                   |
| <u>Rupiah</u>                    |                   |
| Industry                         | 977.558           |
| Restaurant and hotel             | 960.554           |
| Construction                     | 1.138.407         |
| Transportation and communication | 752.797           |
| Agribusiness and mining          | 378.756           |
| Trading                          | 423.852           |
| Services                         | 511.512           |
| Others                           | 5.761.062         |
| Sub total                        | 10.904.498        |
| <u>Foreign Currencies</u>        |                   |
| Agribusiness and mining          | 104.803           |
| Industry                         | 153.147           |
| Trading                          | 5.347             |
| Transportation and communication | 22.878            |
| Others                           | 8.642             |
| Sub total                        | 294.817           |
| Total                            | 11.199.315        |
| Total loans                      | 11.479.972        |
| Allowance for impairment losses  | (663.068)         |
| <b>Total loans - Net</b>         | <b>10.816.904</b> |

As of December 31, 2022 and 2021, percentage of loans were granted to micro, small and medium business was 13.00% and 7.00%, respectively.

13. KREDIT YANG DIBERIKAN (lanjutan)

13. LOANS (continued)

c. Berdasarkan jangka waktu periode perjanjian kredit

c. By term of the loan agreement

|                                    | 2022             | 2021              |                                  |
|------------------------------------|------------------|-------------------|----------------------------------|
| <b>Pihak berelasi (Catatan 37)</b> |                  |                   | <b>Related parties (Note 37)</b> |
| <u>Rupiah</u>                      |                  |                   | <u>Rupiah</u>                    |
| Kurang dari 1 tahun                | 244.895          | 280.657           | Less than 1 year                 |
| Sub jumlah                         | 244.895          | 280.657           | Sub total                        |
| <b>Pihak ketiga</b>                |                  |                   | <b>Third parties</b>             |
| <u>Rupiah</u>                      |                  |                   | <u>Rupiah</u>                    |
| Kurang dari 1 tahun                | 1.970.335        | 1.819.875         | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | 76.556           | 350.770           | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | 1.092.393        | 1.507.644         | 2 to 5 years                     |
| Lebih dari 5 tahun                 | 6.371.156        | 7.226.209         | More than 5 years                |
|                                    | 9.510.440        | 10.904.498        |                                  |
| <u>Mata Uang Asing</u>             |                  |                   | <u>Foreign Currencies</u>        |
| Kurang dari 1 tahun                | 116.700          | 123.405           | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | 208.041          | -                 | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | 149.694          | 25.812            | 2 to 5 years                     |
| Lebih dari 5 tahun                 | -                | 145.600           | More than 5 years                |
|                                    | 474.435          | 294.817           |                                  |
| Sub jumlah                         | 9.984.875        | 11.199.315        | Sub total                        |
| Jumlah                             | 10.229.770       | 11.479.972        | Total                            |
| Cadangan kerugian penurunan nilai  | (524.587)        | (663.068)         | Allowance for impairment losses  |
| <b>Jumlah kredit - bersih</b>      | <b>9.705.183</b> | <b>10.816.904</b> | <b>Total loans – net</b>         |

d. Berdasarkan sisa umur sampai dengan jatuh tempo

d. By maturity term

|                                    | 2022             | 2021              |                                  |
|------------------------------------|------------------|-------------------|----------------------------------|
| <b>Pihak berelasi (Catatan 37)</b> |                  |                   | <b>Related parties (Note 37)</b> |
| <u>Rupiah</u>                      |                  |                   | <u>Rupiah</u>                    |
| Kurang dari 1 tahun                | 244.895          | 280.657           | Less than 1 year                 |
| Sub jumlah                         | 244.895          | 280.657           | Sub total                        |
| <b>Pihak ketiga</b>                |                  |                   | <b>Third parties</b>             |
| <u>Rupiah</u>                      |                  |                   | <u>Rupiah</u>                    |
| Kurang dari 1 tahun                | 2.410.188        | 2.791.425         | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | 379.117          | 858.024           | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | 2.645.992        | 2.133.057         | 2 to 5 years                     |
| Lebih dari 5 tahun                 | 4.075.143        | 5.121.992         | More than 5 years                |
|                                    | 9.510.440        | 10.904.498        |                                  |
| <u>Mata Uang Asing</u>             |                  |                   | <u>Foreign Currencies</u>        |
| Kurang dari 1 tahun                | 141.089          | 123.405           | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | 183.652          | 22.878            | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | 148.955          | 147.824           | 2 to 5 years                     |
| Lebih dari 5 tahun                 | 739              | 710               | More than 5 years                |
|                                    | 474.435          | 294.817           |                                  |
| Sub jumlah                         | 9.984.875        | 11.199.315        | Sub total                        |
| Jumlah kredit                      | 10.229.770       | 11.479.972        | Total loans                      |
| Cadangan kerugian penurunan nilai  | (524.587)        | (663.068)         | Allowance for impairment losses  |
| <b>Jumlah kredit – bersih</b>      | <b>9.705.183</b> | <b>10.816.904</b> | <b>Total loans – net</b>         |

13. KREDIT YANG DIBERIKAN (lanjutan)

13. LOANS (continued)

e. Berdasarkan klasifikasi individual dan kolektif

e. By individual and collective classification

|                        | 2022                |                                                                                      | 2021                |                                                                                      |                           |
|------------------------|---------------------|--------------------------------------------------------------------------------------|---------------------|--------------------------------------------------------------------------------------|---------------------------|
|                        | Pokok/<br>Principal | Cadangan<br>kerugian<br>penurunan<br>nilai/<br>Allowance for<br>impairment<br>losses | Pokok/<br>Principal | Cadangan<br>kerugian<br>penurunan<br>nilai/<br>Allowance for<br>impairment<br>losses |                           |
| <u>Rupiah</u>          |                     |                                                                                      |                     |                                                                                      | <u>Rupiah</u>             |
| Kolektif               | 6.901.136           | 79.916                                                                               | 9.200.837           | 204.788                                                                              | Collective                |
| Individual             | 2.854.199           | 411.031                                                                              | 1.984.318           | 431.128                                                                              | Individual                |
| Sub jumlah             | 9.755.335           | 490.947                                                                              | 11.185.155          | 635.916                                                                              | Sub total                 |
| <u>Mata Uang Asing</u> |                     |                                                                                      |                     |                                                                                      | <u>Foreign Currencies</u> |
| Kolektif               | 450.046             | 9.094                                                                                | 271.939             | 9.460                                                                                | Collective                |
| Individual             | 24.389              | 24.546                                                                               | 22.878              | 17.692                                                                               | Individual                |
| Sub jumlah             | 474.435             | 33.640                                                                               | 294.817             | 27.152                                                                               | Sub total                 |
| <b>Jumlah</b>          | <b>10.229.770</b>   | <b>524.587</b>                                                                       | <b>11.479.972</b>   | <b>663.068</b>                                                                       | <b>Total</b>              |

f. Berdasarkan klasifikasi kolektibilitas

f. By collectibility classification

|                                      | 2022              |                                        |                   |                                    |
|--------------------------------------|-------------------|----------------------------------------|-------------------|------------------------------------|
|                                      | Rupiah/<br>Rupiah | Mata Uang Asing/<br>Foreign Currencies | Jumlah/<br>Total  |                                    |
| Lancar                               | 8.754.124         | 449.308                                | 9.203.432         | Current                            |
| Dalam perhatian khusus               | 722.857           | 24.389                                 | 747.246           | Special mention                    |
| Kurang lancar                        | 15.666            | -                                      | 15.666            | Substandard                        |
| Diragukan                            | 13.635            | 738                                    | 14.373            | Doubtful                           |
| Macet                                | 249.053           | -                                      | 249.053           | Loss                               |
| Jumlah kredit                        | 9.755.335         | 474.435                                | 10.229.770        | Total Loans                        |
| Cadangan kerugian<br>penurunan nilai | (490.947)         | (33.640)                               | (524.587)         | Allowance for<br>impairment losses |
| <b>Jumlah kredit – bersih</b>        | <b>9.264.388</b>  | <b>440.795</b>                         | <b>9.705.183</b>  | <b>Total loans – net</b>           |
|                                      | 2021              |                                        |                   |                                    |
|                                      | Rupiah/<br>Rupiah | Mata Uang Asing/<br>Foreign Currencies | Jumlah/<br>Total  |                                    |
| Lancar                               | 9.833.660         | 271.126                                | 10.104.786        | Current                            |
| Dalam perhatian khusus               | 961.765           | 23.691                                 | 985.456           | Special mention                    |
| Kurang lancar                        | 28.406            | -                                      | 28.406            | Substandard                        |
| Diragukan                            | 24.050            | -                                      | 24.050            | Doubtful                           |
| Macet                                | 337.274           | -                                      | 337.274           | Loss                               |
| Jumlah Kredit                        | 11.185.155        | 294.817                                | 11.479.972        | Total Loans                        |
| Cadangan kerugian<br>penurunan nilai | (635.916)         | (27.152)                               | (663.068)         | Allowance for<br>impairment losses |
| <b>Jumlah kredit – bersih</b>        | <b>10.549.239</b> | <b>267.665</b>                         | <b>10.816.904</b> | <b>Total loans – net</b>           |

13. KREDIT YANG DIBERIKAN (lanjutan)

g. Kredit yang direstrukturisasi

Rincian kredit yang direstrukturisasi berdasarkan mata uang, jenis dan kolektibilitas adalah sebagai berikut:

13. LOANS (continued)

g. Restructured loans

The details of restructured loan based on currencies, type and collectability are as follows:

| 2022                                                                              |                    |                                                     |                                       |                        |                |                  |
|-----------------------------------------------------------------------------------|--------------------|-----------------------------------------------------|---------------------------------------|------------------------|----------------|------------------|
| 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                                                                       | 137.808            | -                                                   | -                                     | -                      | -              | 137.808          |
| Kredit pemilikan rumah/<br>Housing ownership loans                                | 89.815             | -                                                   | -                                     | -                      | -              | 89.815           |
| Jumlah/ Total                                                                     | 227.623            | -                                                   | -                                     | -                      | -              | 227.623          |
| Cadangan kerugian penurunan nilai/<br>Allowance for impairment losses             | (1.832)            | -                                                   | -                                     | -                      | -              | (1.832)          |
| Jumlah/ Total                                                                     | 225.791            | -                                                   | -                                     | -                      | -              | 225.791          |
| <b>Pihak ketiga/ Third parties</b>                                                |                    |                                                     |                                       |                        |                |                  |
| Fixed loans                                                                       | 2.112.216          | 207.675                                             | 472                                   | 1.628                  | 91.395         | 2.413.386        |
| Revolving loans                                                                   | 86.564             | 251.090                                             | -                                     | -                      | 45.685         | 383.339          |
| Kredit pemilikan rumah dan<br>apartemen/ Housing and<br>apartment ownership loans | 126.837            | 95.513                                              | 4.206                                 | 4.280                  | 8.833          | 239.669          |
| Lain-lain/ Others                                                                 | 148.970            | 13.816                                              | -                                     | -                      | 1.820          | 164.606          |
| Jumlah/ Total                                                                     | 2.474.587          | 568.094                                             | 4.678                                 | 5.908                  | 147.733        | 3.201.000        |
| Cadangan kerugian penurunan nilai/<br>Allowance for impairment losses             | (164.518)          | (58.417)                                            | (3.096)                               | (4.616)                | (142.676)      | (373.323)        |
| Jumlah/ Total                                                                     | 2.310.069          | 509.677                                             | 1.582                                 | 1.292                  | 5.057          | 2.827.677        |
| <b>Jumlah kredit - bersih/<br/>Total loans - net</b>                              | <b>2.535.860</b>   | <b>509.677</b>                                      | <b>1.582</b>                          | <b>1.292</b>           | <b>5.057</b>   | <b>3.053.468</b> |
| 2021                                                                              |                    |                                                     |                                       |                        |                |                  |
| 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                                                                       | 140.096            | -                                                   | -                                     | -                      | -              | 140.096          |
| Kredit pemilikan 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 pemilikan rumah dan<br>apartemen/ Housing and<br>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/ Total<br/>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)

- g. Kredit yang direstrukturisasi (lanjutan)
- Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021, tidak terdapat keuntungan atau kerugian dari kredit yang direstrukturisasi.
- h. Cadangan kerugian penurunan nilai
- Perubahan cadangan kerugian penurunan nilai untuk kredit yang diberikan untuk kelompok individual dan kolektif adalah sebagai berikut:

|                                                 | 2022                      |                         |
|-------------------------------------------------|---------------------------|-------------------------|
|                                                 | Individual/<br>Individual | Kolektif/<br>Collective |
| <b>Rupiah</b>                                   |                           |                         |
| Saldo awal tahun                                | 442.002                   | 193.914                 |
| Penyisihan (pemulihan) kerugian penurunan nilai | (47.623)                  | 22.242                  |
| Penghapusbukuan kredit                          | -                         | (118.358)               |
| Saldo akhir tahun                               | 394.379                   | 97.798                  |
| <b>Mata Uang Asing</b>                          |                           |                         |
| Saldo awal tahun                                | 17.692                    | 9.460                   |
| Penyisihan (pemulihan) kerugian penurunan nilai | 4.008                     | (264)                   |
| Penyesuaian selisih kurs                        | 1.514                     | -                       |
| Saldo akhir tahun                               | 23.214                    | 9.196                   |
| <b>Jumlah</b>                                   | <b>417.593</b>            | <b>106.994</b>          |

Pada tanggal 31 Desember 2022 dan 2021, 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:

|                                                                  | 2022                |                                                                                       |
|------------------------------------------------------------------|---------------------|---------------------------------------------------------------------------------------|
|                                                                  | Pokok/<br>Principal | Cadangan<br>kerugian pokok/<br>penurunan nilai/<br>Allowance for<br>impairment losses |
| <b>Rupiah/Rupiah</b>                                             |                     |                                                                                       |
| Konstruksi/Construction                                          | 77.156              | 64.717                                                                                |
| Perdagangan/Trading                                              | 20.617              | 17.281                                                                                |
| Industri/Industry                                                | 6.865               | 6.856                                                                                 |
| Restoran dan hotel/<br>Restaurant and hotel                      | 3.427               | 3.404                                                                                 |
| Pertanian dan pertambangan/<br>Agriculture and mining            | 823                 | 823                                                                                   |
| Transportasi dan komunikasi/<br>Transportation and communication | 350                 | 50                                                                                    |
| Jasa/Services                                                    | 9                   | 5                                                                                     |
| Lain-lain/Others                                                 | 169.845             | 144.402                                                                               |
| <b>Jumlah/Total</b>                                              | <b>279.092</b>      | <b>237.538</b>                                                                        |

Pada tanggal 31 Desember 2022 dan 2021, rasio kredit bermasalah terhadap jumlah aset keuangan Bank masing-masing sebesar 1,29% dan 1,49%.

13. LOANS (continued)

- g. Restructured loans (continued)
- As of December 31, 2022 and 2021, there were no gains or losses arising from restructured loans.
- h. Allowance for impairment losses
- The changes of allowance for impairment losses of loans to individual and collective groups are as follows:

|                                               | 2021                      |                         |
|-----------------------------------------------|---------------------------|-------------------------|
|                                               | Individual/<br>Individual | Kolektif/<br>Collective |
| <b>Rupiah</b>                                 |                           |                         |
| Balance at beginning of year                  | 93.658                    | 355.228                 |
| Provision for (reversal of) impairment losses | 348.344                   | (157.829)               |
| Written-off loans                             | -                         | (3.485)                 |
| Balance at end of year                        | 442.002                   | 193.914                 |
| <b>Foreign Currencies</b>                     |                           |                         |
| Balance at beginning of year                  | -                         | 11.046                  |
| Provision for (reversal of) impairment losses | 17.692                    | (1.586)                 |
| Exchange rate adjustment                      | -                         | -                       |
| Balance at end of year                        | 17.692                    | 9.460                   |
| <b>Total</b>                                  | <b>459.694</b>            | <b>203.374</b>          |

As of December 31, 2022 and 2021, 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:

|                                                                  | 2021                |                                                                             |
|------------------------------------------------------------------|---------------------|-----------------------------------------------------------------------------|
|                                                                  | Pokok/<br>Principal | Cadangan kerugian<br>penurunan nilai/<br>Allowance for<br>impairment losses |
| <b>Rupiah/Rupiah</b>                                             |                     |                                                                             |
| Konstruksi/Construction                                          | 85.386              | 75.537                                                                      |
| Perdagangan/Trading                                              | 34.445              | 34.365                                                                      |
| Industri/Industry                                                | 82.111              | 82.157                                                                      |
| Restoran dan hotel/<br>Restaurant and hotel                      | 9.593               | 8.735                                                                       |
| Pertanian dan pertambangan/<br>Agriculture and mining            | 16.351              | 16.350                                                                      |
| Transportasi dan komunikasi/<br>Transportation and communication | 79.882              | 80.040                                                                      |
| Jasa/Services                                                    | 2.877               | 2.854                                                                       |
| Lain-lain/Others                                                 | 79.085              | 53.221                                                                      |
| <b>Jumlah/Total</b>                                              | <b>389.730</b>      | <b>353.259</b>                                                              |

As of December 31, 2022 and 2021, non-performing loans ratio to Bank's total financial assets of 1.29% and 1.49% respectively.

**13. KREDIT YANG DIBERIKAN (lanjutan)**

i. Kredit bermasalah (lanjutan)

Pada tanggal 31 Desember 2022 dan 2021, jumlah minimum cadangan kerugian penurunan nilai yang wajib dibentuk sesuai dengan ketentuan Bank Indonesia untuk perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) masing-masing sebesar Rp304.758 dan Rp411.207. Pada tanggal 31 Desember 2022 dan 2021, rasio pemenuhan cadangan kerugian penurunan nilai untuk kredit yang diberikan sesuai dengan ketentuan Bank Indonesia masing-masing sebesar 96,31% dan 103,87%.

j. Kredit yang dihapusbukukan

Perubahan kredit yang dihapusbukukan adalah sebagai berikut:

|                          | 2022             | 2021             |
|--------------------------|------------------|------------------|
| Saldo awal tahun         | 1.806.467        | 1.802.982        |
| Penghapusbukuan kredit   | 118.358          | 3.485            |
| <b>Saldo akhir tahun</b> | <b>1.924.825</b> | <b>1.806.467</b> |

Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021, tidak terdapat hapus buku atas kredit yang diberikan kepada pihak berelasi.

k. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                                      | 2022   | 2021   |
|--------------------------------------|--------|--------|
| <u>Rupiah</u>                        |        |        |
| Kredit tanpa agunan                  | 31,40% | 30,08% |
| Kredit pemilikan mobil               | 17,25% | 19,83% |
| <i>Revolving loans</i>               | 12,85% | 11,85% |
| Kredit pemilikan kios                | 11,52% | 12,12% |
| Pinjaman rekening koran              | 11,51% | 11,87% |
| <i>Fixed loans</i>                   | 9,75%  | 11,35% |
| Kredit usaha rakyat                  | 8,88%  | 8,72%  |
| Pinjaman karyawan                    | 6,90%  | 9,71%  |
| Kredit sindikasi                     | 7,25%  | 9,96%  |
| Kredit pemilikan rumah dan apartemen | 5,36%  | 5,44%  |
| Kredit wirausaha                     | -      | 24,00% |
| <u>Mata Uang Asing</u>               |        |        |
| <i>Revolving loans</i>               | 6,21%  | 6,21%  |
| <i>Fixed loans</i>                   | 6,06%  | 6,30%  |

l. Informasi penting lainnya

1. Pada tanggal 31 Desember 2022 dan 2021, jumlah deposito berjangka yang dijadikan sebagai jaminan tunai atas kredit yang diberikan masing-masing sebesar Rp134.422 dan Rp172.919 (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 2022 dan 2021 masing-masing adalah sebesar Rp353.041 dan Rp794.064.

Keikutsertaan Bank sebagai anggota sindikasi pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar 7,25% dan 9,96% dari jumlah kredit sindikasi.

**13. LOANS (continued)**

i. Non-performing loans (continued)

As of December 31, 2022 and 2021, the minimum allowance for impairment losses which is required by Bank Indonesia for calculation of Capital Adequacy Ratio (CAR) amounted to Rp304,758 and Rp411,207, respectively. As of December 31, 2022 and 2021, the adequacy ratio for allowance for impairment losses of loans which is required by Bank Indonesia is 96.31% and 103.87%, respectively.

j. Written-off loans

The changes in write-off loans are as follows:

|                               | 2022             | 2021             |
|-------------------------------|------------------|------------------|
| Balance at beginning of year  | 1.806.467        | 1.802.982        |
| Written-off loans             | 118.358          | 3.485            |
| <b>Balance at end of year</b> | <b>1.924.825</b> | <b>1.806.467</b> |

For the years ended December 31, 2022 and 2021, there are no written-off loans to related parties.

k. The average interest rates per annum are as follows:

|                                       | 2022   | 2021   |
|---------------------------------------|--------|--------|
| <u>Rupiah</u>                         |        |        |
| Unsecured loans                       | 31,40% | 30,08% |
| Car loans                             | 17,25% | 19,83% |
| Revolving loans                       | 12,85% | 11,85% |
| Kiosk loans                           | 11,52% | 12,12% |
| Overdraft                             | 11,51% | 11,87% |
| Fixed loans                           | 9,75%  | 11,35% |
| Micro community commercial loans      | 8,88%  | 8,72%  |
| Employee loans                        | 6,90%  | 9,71%  |
| Syndicated loans                      | 7,25%  | 9,96%  |
| Housing and apartment ownership loans | 5,36%  | 5,44%  |
| Entrepreneur loans                    | -      | 24,00% |
| <u>Foreign Currencies</u>             |        |        |
| Revolving loans                       | 6,21%  | 6,21%  |
| Fixed loans                           | 6,06%  | 6,30%  |

l. Other important informations

1. As of December 31, 2022 and 2021, total time deposits pledged as loans cash collateral amounted to Rp134,422 and Rp172,919 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, 2022 and 2021 amounted to Rp353,041 and Rp794,064, respectively.

The participation of the Bank as a participant of the syndicated loans as of December 31, 2022 and 2021 was 7.25% and 9.96% respectively, of total syndicated loans.

**13. KREDIT YANG DIBERIKAN (lanjutan)**

1. Informasi penting lainnya (lanjutan)
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 6,90% dan 9,71% pada tahun 2022 dan 2021. Pembayaran kembali kredit dilakukan dengan pemotongan gaji setiap bulan.
4. Rasio kredit bermasalah-bersih pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar 0,41% dan 0,32%. Rasio kredit bermasalah kotor pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar 2,73% dan 3,39%.

**14. TAGIHAN DAN LIABILITAS AKSEPTASI**

- a. Berdasarkan jenis dan mata uang

|                             | 2022                                                                                                                     |                                              |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
|                             | 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 |
| <b>Tagihan akseptasi</b>    |                                                                                                                          |                                              |
| <b>Pihak ketiga</b>         |                                                                                                                          |                                              |
| <u>Rupiah</u>               |                                                                                                                          |                                              |
| Surat Kredit                |                                                                                                                          |                                              |
| Berdokumen Dalam            |                                                                                                                          |                                              |
| Negeri (SKBDN)              |                                                                                                                          | 277.020                                      |
| Sub jumlah                  |                                                                                                                          | 277.020                                      |
| <u>Mata Uang Asing</u>      |                                                                                                                          |                                              |
| Dollar Amerika Serikat      | 6.102                                                                                                                    | 95                                           |
| Euro Eropa                  | 19.901                                                                                                                   | 330                                          |
| Sub jumlah                  |                                                                                                                          | 425                                          |
| Jumlah                      |                                                                                                                          | 277.445                                      |
| Cadangan kerugian           |                                                                                                                          |                                              |
| penurunan nilai             |                                                                                                                          | (710)                                        |
| <b>Jumlah bersih</b>        |                                                                                                                          | <b>276.735</b>                               |
| <b>Liabilitas akseptasi</b> |                                                                                                                          |                                              |
| <b>Pihak ketiga</b>         |                                                                                                                          |                                              |
| <u>Rupiah</u>               |                                                                                                                          |                                              |
| Surat Kredit                |                                                                                                                          |                                              |
| Berdokumen Dalam            |                                                                                                                          |                                              |
| Negeri (SKBDN)              |                                                                                                                          | 277.020                                      |
| Sub jumlah                  |                                                                                                                          | 277.020                                      |
| <u>Mata Uang Asing</u>      |                                                                                                                          |                                              |
| Dollar Amerika Serikat      | 6.102                                                                                                                    | 95                                           |
| Euro Eropa                  | 19.901                                                                                                                   | 330                                          |
| Sub jumlah                  |                                                                                                                          | 425                                          |
| <b>Jumlah</b>               |                                                                                                                          | <b>277.445</b>                               |

**13. LOANS (continued)**

1. Other important informations (continued)
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 6.90% and 9.71% per annum in 2022 and 2021, respectively. The repayment of loans are collected through monthly salary deduction.
4. The ratio of non-performing loans - net as of December 31, 2022 and 2021 was 0.41% and 0.32% , respectively. The ratio of non-performing loans - gross as of December 31, 2022 and 2021 was 2.73% and 3.39%, respectively.

**14. ACCEPTANCE RECEIVABLES AND PAYABLES**

- a. By type and currency

|                               | 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 |  |
| <b>Acceptance receivables</b> |                                                                                                                          |                                              |  |
| <b>Third parties</b>          |                                                                                                                          |                                              |  |
| <u>Rupiah</u>                 |                                                                                                                          |                                              |  |
| Domestic                      |                                                                                                                          |                                              |  |
| Documentary                   |                                                                                                                          |                                              |  |
| Letter of Credit              |                                                                                                                          | 259.416                                      |  |
| Sub total                     |                                                                                                                          | 259.416                                      |  |
| <u>Foreign Currencies</u>     |                                                                                                                          |                                              |  |
| United States Dollar          | 23.594                                                                                                                   | 337                                          |  |
| European Euro                 | 10.199                                                                                                                   | 164                                          |  |
| Sub total                     |                                                                                                                          | 501                                          |  |
| Total                         |                                                                                                                          | 259.917                                      |  |
| Allowance for                 |                                                                                                                          |                                              |  |
| impairment losses             |                                                                                                                          | (704)                                        |  |
| <b>Total – net</b>            |                                                                                                                          | <b>259.213</b>                               |  |
| <b>Acceptance payables</b>    |                                                                                                                          |                                              |  |
| <b>Third parties</b>          |                                                                                                                          |                                              |  |
| <u>Rupiah</u>                 |                                                                                                                          |                                              |  |
| Domestic                      |                                                                                                                          |                                              |  |
| Documentary                   |                                                                                                                          |                                              |  |
| Letter of Credit              |                                                                                                                          | 259.416                                      |  |
| Sub total                     |                                                                                                                          | 259.416                                      |  |
| <u>Foreign Currencies</u>     |                                                                                                                          |                                              |  |
| United States Dollar          | 23.594                                                                                                                   | 337                                          |  |
| European Euro                 | 10.199                                                                                                                   | 164                                          |  |
| Sub total                     |                                                                                                                          | 501                                          |  |
| <b>Total</b>                  |                                                                                                                          | <b>259.917</b>                               |  |

14. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

b. Berdasarkan counterparty

|                                   | 2022           | 2021           |
|-----------------------------------|----------------|----------------|
| <b>Bukan bank - pihak ketiga</b>  |                |                |
| Rupiah                            | 277.020        | 259.416        |
| Mata uang asing                   | 425            | 501            |
| Jumlah                            | 277.445        | 259.917        |
| Cadangan kerugian penurunan nilai | (710)          | (704)          |
|                                   | <b>276.735</b> | <b>259.213</b> |

c. Berdasarkan sisa umur sampai dengan jatuh tempo

|                                   | 2022           | 2021           |
|-----------------------------------|----------------|----------------|
| <b>Pihak ketiga</b>               |                |                |
| <u>Rupiah</u>                     |                |                |
| Kurang dari 1 bulan               | 11.481         | -              |
| 1 sampai dengan 3 bulan           | 150.636        | -              |
| 3 sampai dengan 6 bulan           | 114.903        | 259.416        |
| Sub jumlah                        | 277.020        | 259.416        |
| <u>Mata Uang Asing</u>            |                |                |
| Kurang dari 1 bulan               | 425            | -              |
| 1 sampai dengan 3 bulan           | -              | 501            |
| Sub jumlah                        | 425            | 501            |
| <b>Jumlah</b>                     | <b>277.445</b> | <b>259.917</b> |
| Cadangan kerugian penurunan nilai | (710)          | (704)          |
|                                   | <b>276.735</b> | <b>259.213</b> |

Bank melakukan penilaian atas penurunan nilai tagihan akseptasi secara individual dengan menggunakan bukti objektif penurunan nilai.

Pada tanggal 31 Desember 2022 dan 2021, tagihan akseptasi diklasifikasikan "Lancar".

Manajemen berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutupi kemungkinan kerugian atas tidak tertagihnya tagihan akseptasi.

14. ACCEPTANCE RECEIVABLES AND PAYABLES (continued)

b. By counterparty

|                                  |  |
|----------------------------------|--|
| <b>Non banks - third parties</b> |  |
| Rupiah                           |  |
| Foreign currencies               |  |
| Total                            |  |
| Allowance for impairment losses  |  |

c. Based on remaining period until maturity

|                                 |  |
|---------------------------------|--|
| <b>Third parties</b>            |  |
| <u>Rupiah</u>                   |  |
| Less than 1 month               |  |
| 1 to 3 months                   |  |
| 3 to 6 months                   |  |
| Sub total                       |  |
| <u>Foreign Currencies</u>       |  |
| Less than 1 month               |  |
| 1 to 3 months                   |  |
| Sub total                       |  |
| <b>Total</b>                    |  |
| Allowance for impairment losses |  |

The Bank assesses the impairment of acceptance receivables individually by using objective evidences of impairment.

As of December 31, 2022 and 2021, acceptance receivables are classified as "Current".

Management believes that the allowance for impairment losses is adequate to cover possible losses on uncollectible acceptance receivables.

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<br>kepemilikan/<br>Percentage of<br>ownership<br>2022 dan/ and 2021 | 2022 dan/ and 2021 |
|----------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------|
| PT Aplikanusa Lintasarta         | Jasa komunikasi data dan internet/<br>Internet and data communication services | 0,27%                                                                          | 6                  |
| <b>Jumlah/ Total</b>             |                                                                                |                                                                                | <b>6</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 2022 dan 2021, seluruh penyertaan saham diklasifikasikan "Lancar".

Pada tanggal 31 Desember 2022 dan 2021, 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, 2022 and 2021, investment in shares of stock are classified as "Current".

As of December 31, 2022 and 2021, 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:

|                      | 2022             | 2021             |                     |
|----------------------|------------------|------------------|---------------------|
| Kepemilikan langsung | 2.048.842        | 2.067.268        | Direct ownership    |
| Aset hak-guna        | 29.473           | 39.385           | Right-of-use assets |
| <b>Jumlah</b>        | <b>2.078.315</b> | <b>2.106.653</b> | <b>Total</b>        |

|                                     | 1 Januari/<br>January 1,<br>2022 | Penambahan<br>/Additions | Pengurangan/<br>Deductions | 31 Desember/<br>December 31,<br>2022 |                                         |
|-------------------------------------|----------------------------------|--------------------------|----------------------------|--------------------------------------|-----------------------------------------|
| <b><u>Kepemilikan langsung</u></b>  |                                  |                          |                            |                                      | <b><u>Direct ownership</u></b>          |
| Biaya Perolehan:                    |                                  |                          |                            |                                      | Acquisition Cost:                       |
| Hak atas tanah                      | 1.936.662                        | -                        | (5.098)                    | 1.931.564                            | Land rights                             |
| Inventaris kantor                   | 82.356                           | 8.117                    | (16.753)                   | 73.720                               | Office equipment                        |
| Bangunan                            | 102.449                          | 369                      | (301)                      | 102.517                              | Buildings                               |
| Instalasi                           | 4.737                            | 148                      | (396)                      | 4.489                                | Installation                            |
|                                     | 2.126.204                        | 8.634                    | (22.548)                   | 2.112.290                            |                                         |
| Aset dalam penyelesaian             | -                                | 2.653                    | -                          | 2.653                                | Assets in progress                      |
| <b>Jumlah</b>                       | <b>2.126.204</b>                 | <b>11.287</b>            | <b>(22.548)</b>            | <b>2.114.943</b>                     | <b>Total</b>                            |
| <b><u>Akumulasi Penyusutan:</u></b> |                                  |                          |                            |                                      | <b><u>Accumulated Depreciation:</u></b> |
| Inventaris kantor                   | 56.730                           | 12.737                   | (15.963)                   | 53.504                               | Office equipment                        |
| Bangunan                            | 537                              | 10.223                   | (301)                      | 10.459                               | Buildings                               |
| Instalasi                           | 1.669                            | 698                      | (229)                      | 2.138                                | Installation                            |
| <b>Jumlah</b>                       | <b>58.936</b>                    | <b>23.658</b>            | <b>(16.493)</b>            | <b>66.101</b>                        | <b>Total</b>                            |
| <b>Nilai buku</b>                   | <b>2.067.268</b>                 |                          |                            | <b>2.048.842</b>                     | <b>Book value</b>                       |

|                                     | 1 Januari/<br>January 1,<br>2022 | Penambahan/<br>Additions | Pengurangan/<br>Deductions | 31 Desember/<br>December 31,<br>2022 |                                         |
|-------------------------------------|----------------------------------|--------------------------|----------------------------|--------------------------------------|-----------------------------------------|
| <b><u>Aset hak-guna</u></b>         |                                  |                          |                            |                                      | <b><u>Right-of-use assets</u></b>       |
| Biaya Perolehan                     |                                  |                          |                            |                                      | Acquisition Cost                        |
| Bangunan                            | 139.328                          | 22.493                   | -                          | 161.821                              | Buildings                               |
| <b>Jumlah</b>                       | <b>139.328</b>                   | <b>22.493</b>            | <b>-</b>                   | <b>161.821</b>                       | <b>Total</b>                            |
| <b><u>Akumulasi Penyusutan:</u></b> |                                  |                          |                            |                                      | <b><u>Accumulated Depreciation:</u></b> |
| Bangunan                            | 99.943                           | 32.405                   | -                          | 132.348                              | Buildings                               |
| <b>Jumlah</b>                       | <b>99.943</b>                    | <b>32.405</b>            | <b>-</b>                   | <b>132.348</b>                       | <b>Total</b>                            |
| <b>Nilai buku</b>                   | <b>39.385</b>                    |                          |                            | <b>29.473</b>                        | <b>Book value</b>                       |

16. ASET TETAP (lanjutan)

16. FIXED ASSETS (continued)

|                                    | 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                            | Land rights                    |
| 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                   |
|                                    | <u>2.112.404</u>                 | <u>21.248</u>            | <u>(12.657)</u>            | <u>5.209</u>               | <u>2.126.204</u>                     |                                |
| Aset dalam penyelesaian            | 1.212                            | -                        | (1.212)                    | -                          | -                                    | Assets in progress             |
| Jumlah                             | <u>2.113.616</u>                 | <u>21.248</u>            | <u>(13.869)</u>            | <u>5.209</u>               | <u>2.126.204</u>                     | 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                             | <u>89.679</u>                    | <u>21.300</u>            | <u>(11.789)</u>            | <u>(40.254)</u>            | <u>58.936</u>                        | Total                          |
| Nilai buku                         | <u>2.023.937</u>                 |                          |                            |                            | <u>2.067.268</u>                     | Book value                     |

|                             | 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                      | <u>111.898</u>                   | <u>27.430</u>            | <u>-</u>                   | <u>139.328</u>                       | Total                             |
| Akumulasi Penyusutan:       |                                  |                          |                            |                                      | Accumulated Depreciation:         |
| Bangunan                    | 70.627                           | 29.316                   | -                          | 99.943                               | Buildings                         |
| Jumlah                      | <u>70.627</u>                    | <u>29.316</u>            | <u>-</u>                   | <u>99.943</u>                        | Total                             |
| Nilai buku                  | <u>41.271</u>                    |                          |                            | <u>39.385</u>                        | Book value                        |

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 Prasadjo & 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 pada tanggal 31 Desember 2021 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 Prasadjo & 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 of December 31, 2021 follows:

|                          | 2021                                                                |                            |                                           |              |
|--------------------------|---------------------------------------------------------------------|----------------------------|-------------------------------------------|--------------|
|                          | Nilai buku sebelum<br>revaluasi/Book<br>value before<br>revaluation | Nilai wajar/<br>Fair value | Surplus revaluasi/<br>Surplus revaluation | Fixed assets |
| <b><u>Aset tetap</u></b> |                                                                     |                            |                                           |              |
| Hak atas tanah           | 1.901.435                                                           | 1.925.504                  | 24.069                                    | Land rights  |
| Bangunan                 | 72.433                                                              | 93.827                     | 21.394                                    | Buildings    |
| Jumlah                   | <u>1.973.868</u>                                                    | <u>2.019.331</u>           | <u>45.463</u>                             | Total        |

16. ASET TETAP (lanjutan)

Nilai wajar hak atas tanah dan bangunan berdasarkan hirarki nilai wajar pada tanggal 31 Desember 2021 adalah sebagai berikut:

| 2021                                  |                       |                       |                  |
|---------------------------------------|-----------------------|-----------------------|------------------|
| 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>-</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 pada tanggal 31 Desember 2022 dan 2021 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 revaluasi/Book value before revaluation</u> | <u>Nilai wajar/Fair value</u> | <u>Surplus revaluasi/Surplus revaluation</u> | <u>Fixed assets</u> |
|-------------------|-------------------------------------------------------------------|-------------------------------|----------------------------------------------|---------------------|
| Hak atas tanah    | 102.738                                                           | 510.537                       | 407.799                                      | Land rights         |
| 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>        |

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.

16. FIXED ASSETS (continued)

The fair values of land rights and buildings based on fair value hierarchy are as of December 31, 2021 follows:

| 2021                                  |                  |
|---------------------------------------|------------------|
| <u>Regular fair value measurement</u> |                  |
| Land rights                           | 1.925.504        |
| Buildings                             | 93.827           |
| <b>Total</b>                          | <b>2.019.331</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 as of December 31, 2022 and 2021 amounted to Rp1,349,281.

If the land rights and buildings are recorded at cost, book value of land rights and buildings as of December 31, 2021 are as follows:

| 2021         |                  |
|--------------|------------------|
| Land rights  | 1.901.435        |
| Buildings    | 72.433           |
| <b>Total</b> | <b>1.973.868</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:

On January 1, 2016, land rights 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.



**16. ASET TETAP (lanjutan)**

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                                     | Land rights         |
| 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                | Land rights                           |
| 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).

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 Rp56.063 dan Rp50.616 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021 (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.

**16. FIXED ASSETS (continued)**

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 land rights and buildings before revaluation are as follows:

The fair values of land rights 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).

The fair value level 2 of the land rights 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 land rights 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 Rp50,063 and Rp50,616 for the years ended December 31, 2022 and 2021, 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 land rights since all of the land rights were acquired legally and supported by appropriate ownership evidence.

**16. ASET TETAP (lanjutan)**

Rincian laba penjualan aset tetap adalah sebagai berikut:

|                                               | 2022         |
|-----------------------------------------------|--------------|
| Hasil penjualan aset tetap                    | 7.403        |
| Nilai buku                                    | (6.055)      |
| <b>Laba penjualan aset tetap (Catatan 35)</b> | <b>1.348</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 2022 dan 2021, 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 Rp264.894 dan Rp285.395. 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 2022 dan 2021 masing-masing sebesar Rp4.213 dan Rp53.325.

Pada tanggal 31 Desember 2022 dan 2021, 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 2022 dan 2021, tidak terdapat komitmen kontraktual dalam perolehan aset tetap.

Pada tanggal 31 Desember 2022 dan 2021, 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 2022 dan 2021.

**17. ASET TAKBERWUJUD**

Rincian aset takberwujud adalah sebagai berikut:

|                         | 1 Januari 2022/<br>January 1, 2022 | Penambahan/<br>Additions | Pengurangan/<br>Deductions | 31 Desember 2022/<br>December 31, 2022 |
|-------------------------|------------------------------------|--------------------------|----------------------------|----------------------------------------|
| <b>Biaya Perolehan:</b> |                                    |                          |                            |                                        |
| Perangkat lunak         | 76.672                             | 3.063                    | -                          | 79.735                                 |
| Aset dalam penyelesaian | 990                                | 4.452                    | -                          | 5.442                                  |
|                         | 77.662                             | 7.515                    | -                          | 85.177                                 |
| <b>Amortisasi:</b>      |                                    |                          |                            |                                        |
| Perangkat lunak         | 44.931                             | 9.082                    | -                          | 54.013                                 |
| <b>Nilai buku</b>       | <b>32.731</b>                      |                          |                            | <b>31.164</b>                          |

**16. FIXED ASSETS (continued)**

The details of gain on sale of fixed assets are as follows:

|                                               | 2021       |  |
|-----------------------------------------------|------------|--|
| Proceed from sale of fixed assets             | 454        |  |
| Book value                                    | (10)       |  |
| <b>Gain on sale of fixed assets (Note 35)</b> | <b>444</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 land rights 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, 2022 and 2021, fixed assets, except land rights, 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 Rp264,894 and Rp285,395, 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, 2022 and 2021 amounted to Rp4,213 and Rp53,325, respectively.

As of December 31, 2022 and 2021, 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, 2022 and 2021, there are no contractual commitment in acquisition of fixed assets.

As of December 31, 2022 and 2021, 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, 2022 and 2021.

**17. INTANGIBLE ASSET**

The details of intangible asset is as follows:

**Acquisition Cost:**  
Software  
Assets in progress

**Amortization:**  
Software  
Book value

**17. ASET TAKBERWUJUD (lanjutan)**

Rincian aset takberwujud adalah sebagai berikut: (lanjutan)

|                         | <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>                           |

Amortisasi yang dibebankan pada beban umum dan administrasi adalah sebesar Rp9.082 dan Rp8.326 untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 (Catatan 33).

Berdasarkan penelaahan manajemen, tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan adanya penurunan nilai aset takberwujud pada tanggal 31 Desember 2022 dan 2021.

**17. INTANGIBLE ASSET (continued)**

The details of intangible asset is as follows: (continued)

Acquisition Cost:  
Software  
Assets in progress

Amortization:  
Software

**Book Value**

Amortization charged to general and administrative expenses amounted to Rp9,082 and Rp8,326 for the year ended December 31, 2022 and 2021 (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, 2022 and 2021.

**18. AGUNAN YANG DIAMBIL ALIH DAN ASET LAIN-LAIN**

**Agunan yang diambil alih**

Rincian agunan yang diambil alih adalah sebagai berikut:

|                                   | <u>2022</u>             | <u>2021</u>             |
|-----------------------------------|-------------------------|-------------------------|
| Saldo awal tahun                  | 2.202.065               | 2.805.541               |
| Pengurangan                       | (344.418)               | (475.123)               |
| Hapus buku                        | (392.513)               | (128.353)               |
| Saldo akhir tahun                 | 1.465.134               | 2.202.065               |
| Cadangan kerugian penurunan nilai | (241.838)               | (372.376)               |
| <b>Jumlah – bersih</b>            | <b><u>1.223.296</u></b> | <b><u>1.829.689</u></b> |

Perubahan cadangan kerugian penurunan nilai atas agunan yang diambil alih adalah sebagai berikut:

|                                        | <u>2022</u>           | <u>2021</u>           |
|----------------------------------------|-----------------------|-----------------------|
| Saldo awal tahun                       | 372.376               | 155.480               |
| Penyisihan tahun berjalan (Catatan 34) | 261.975               | 345.249               |
| Hapus buku                             | (392.513)             | (128.353)             |
| <b>Saldo akhir tahun</b>               | <b><u>241.838</u></b> | <b><u>372.376</u></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 2022 dan 2021 adalah cukup untuk menutupi kerugian yang mungkin terjadi.

Rincian rugi penjualan agunan yang diambil alih adalah sebagai berikut:

|                                                       | <u>2022</u>     | <u>2021</u>     |
|-------------------------------------------------------|-----------------|-----------------|
| Hasil penyelesaian agunan yang diambil alih           | 344.418         | 475.123         |
| Nilai buku                                            | (344.418)       | (475.123)       |
| <b>Laba (rugi) penjualan agunan yang diambil alih</b> | <b><u>-</u></b> | <b><u>-</u></b> |

**18. FORECLOSED ASSETS AND OTHER ASSETS**

**Foreclosed assets**

The details of foreclosed assets are as follows:

Balance at beginning of year  
Less  
Written-off  
Balance at end of year  
Allowance for impairment losses  
**Total – net**

The changes of impairment losses on foreclosed assets are as follows:

Balance at beginning of year  
Provision during the year (Note 34)  
Written-off  
**Balance at end of year**

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, 2022 and 2021 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  
**Profit (loss) on sale of foreclosed assets**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**18. AGUNAN YANG DIAMBIL ALIH DAN ASET LAIN-LAIN (lanjutan)**

**Aset lain-lain**

|                                                 | 2022           | 2021           |
|-------------------------------------------------|----------------|----------------|
| Tagihan administrasi kredit                     | 24.414         | 27.566         |
| Tagihan asuransi                                | 10.410         | 18.587         |
| Setoran jaminan                                 | 9.682          | 9.440          |
| Tagihan terkait dengan transaksi ATM            | 9.585          | 17.668         |
| Persediaan barang cetakan dan alat tulis kantor | 7.761          | 8.573          |
| Subsidi bunga kredit                            | 516            | 523            |
| Uang muka sewa gedung kantor                    | 428            | 402            |
| Uang muka renovasi dan perbaikan                | 401            | 467            |
| Uang muka pendirian cabang                      | -              | 2              |
| Lain-lain                                       | 526.633        | 118.429        |
| <b>Jumlah</b>                                   | <b>589.830</b> | <b>201.657</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 2022 dan 2021, 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**

|                                      |
|--------------------------------------|
| Loan administration charges          |
| Insurance charges                    |
| Guarantee deposits                   |
| Charges related to ATM transactions  |
| Printing items and stationery        |
| Credit interest subsidy              |
| Advances for office rent             |
| Advances for renovations and repairs |
| Advances for branch establishment    |
| Others                               |
| <b>Total</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, 2022 and 2021, 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:

|                                                  | 2022          | 2021          |
|--------------------------------------------------|---------------|---------------|
| <b>Pihak ketiga</b>                              |               |               |
| <b><u>Rupiah</u></b>                             |               |               |
| Liabilitas sehubungan dengan ATM                 | 38.293        | 27.674        |
| Titipan pengiriman uang dan setoran kliring      | 18.864        | 942           |
| Liabilitas kepada notaris dan penilai independen | 2.698         | 3.389         |
| Klaim yang belum diselesaikan                    | 1.612         | 2.953         |
| Liabilitas kepada Perusahaan asuransi            | 823           | 1.530         |
| Titipan setoran                                  | 726           | 1.411         |
| Lain-lain                                        | 24.056        | 21.267        |
| Sub jumlah                                       | 87.072        | 59.166        |
| <b><u>Mata Uang Asing</u></b>                    |               |               |
| Lain-lain                                        | 22            | 528           |
| Sub jumlah                                       | 22            | 528           |
| <b>Jumlah</b>                                    | <b>87.094</b> | <b>59.694</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>Third parties</b>                            |
| <b><u>Rupiah</u></b>                            |
| Liability related to ATM                        |
| Safe keeping remittance and deposits clearing   |
| Liability to the notary and independent valuers |
| Unfinished claim                                |
| Liability to insurance Companies                |
| Repayment deposits                              |
| Others                                          |
| Sub total                                       |
| <b><u>Foreign Currency</u></b>                  |
| Others                                          |
| Sub total                                       |
| <b>Total</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:

|                                    | 2022              | 2021              |
|------------------------------------|-------------------|-------------------|
| <b>Pihak berelasi (Catatan 37)</b> |                   |                   |
| Giro                               | 295.945           | 294.488           |
| Tabungan                           | 85.497            | 19.181            |
| Deposito berjangka                 | 738.297           | 964.404           |
| Jumlah pihak berelasi              | 1.119.739         | 1.278.073         |
| <b>Pihak ketiga</b>                |                   |                   |
| Giro                               | 6.461.793         | 5.509.841         |
| Tabungan                           | 1.516.156         | 1.577.851         |
| Deposito berjangka                 | 11.227.390        | 12.640.191        |
| Jumlah pihak ketiga                | 19.205.339        | 19.727.883        |
| <b>Jumlah</b>                      | <b>20.325.078</b> | <b>21.005.956</b> |

a. Giro

|                                                                                                     | 2022                                   |         |
|-----------------------------------------------------------------------------------------------------|----------------------------------------|---------|
| 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                                                                                              | 242.534                                |         |
| Mata uang asing                                                                                     |                                        |         |
| Dolar Amerika Serikat                                                                               | 3.430.928                              | 53.411  |
| Sub jumlah                                                                                          | 295.945                                |         |
| <b>Pihak ketiga</b>                                                                                 |                                        |         |
| Rupiah                                                                                              | 5.702.123                              |         |
| Mata uang asing                                                                                     |                                        |         |
| Dolar Amerika Serikat                                                                               | 46.432.245                             | 722.834 |
| Dolar Singapura                                                                                     | 3.109.712                              | 36.051  |
| Yen Jepang                                                                                          | 6.538.862                              | 770     |
| Euro Eropa                                                                                          | 900                                    | 15      |
| Sub jumlah                                                                                          | 6.461.793                              |         |
| <b>Jumlah</b>                                                                                       | <b>6.757.738</b>                       |         |

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat giro yang dijadikan jaminan tunai atas kredit yang diberikan.

20. CUSTOMER DEPOSITS

The details of customer deposits are as follows:

|                                  | 2022 | 2021 |  |
|----------------------------------|------|------|--|
| <b>Related parties (Note 37)</b> |      |      |  |
| Demand deposits                  |      |      |  |
| Savings deposits                 |      |      |  |
| Time deposits                    |      |      |  |
| Total related parties            |      |      |  |
| <b>Third parties</b>             |      |      |  |
| Demand deposits                  |      |      |  |
| Savings deposits                 |      |      |  |
| Time deposits                    |      |      |  |
| Total third parties              |      |      |  |
| <b>Total</b>                     |      |      |  |

a. Demand Deposits

|                                                                                                     | 2022                                   | 2021             |         |
|-----------------------------------------------------------------------------------------------------|----------------------------------------|------------------|---------|
| Jumlah nosional mata uang asing (angka penuh)/<br>Notional amount of foreign currency (full amount) | Ekuivalen rupiah/<br>Equivalent rupiah |                  |         |
| <b>Related parties (Note 37)</b>                                                                    |                                        |                  |         |
| Rupiah                                                                                              | 242.534                                | 245.311          |         |
| Foreign currency                                                                                    |                                        |                  |         |
| United States Dollar                                                                                | 3.430.928                              | 3.450.452        | 49.177  |
| Sub total                                                                                           | 295.945                                | 294.488          |         |
| <b>Third parties</b>                                                                                |                                        |                  |         |
| Rupiah                                                                                              | 5.702.123                              | 5.246.645        |         |
| Foreign currency                                                                                    |                                        |                  |         |
| United States Dollar                                                                                | 46.432.245                             | 16.082.479       | 229.216 |
| Singapore Dollar                                                                                    | 3.109.712                              | 3.141.273        | 33.155  |
| Japanese Yen                                                                                        | 6.538.862                              | 6.546.862        | 810     |
| European Euro                                                                                       | 900                                    | 920              | 15      |
| Sub total                                                                                           | 6.461.793                              | 5.509.841        |         |
| <b>Total</b>                                                                                        | <b>6.757.738</b>                       | <b>5.804.329</b> |         |

As of December 31, 2022 and 2021, there are no demand deposits used as cash collateral for loans granted.

20. SIMPANAN NASABAH (lanjutan)

- b. Tabungan  
i. Berdasarkan mata uang dan pihak

|                                | 2022                                                                                                            |                                              |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|
|                                | 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                         |                                                                                                                 | 85.497                                       |
| Pihak ketiga                   |                                                                                                                 |                                              |
| Rupiah                         |                                                                                                                 | 1.516.156                                    |
| <b>Jumlah</b>                  |                                                                                                                 | <b>1.601.653</b>                             |

- ii. Berdasarkan jenis

|                                   | 2022             | 2021             |
|-----------------------------------|------------------|------------------|
| Tabungan Artha                    | 938.601          | 966.066          |
| Tabungan Wira                     | 294.792          | 320.779          |
| Tabungan Artha Payroll            | 234.611          | 131.043          |
| Tabungan Artha Setoran Bulanan    | 47.961           | 99.063           |
| Tabungan Artha Karyawan           | 29.127           | 24.129           |
| Tabunganku                        | 16.613           | 12.022           |
| Tabungan Prega Prestasi           | 12.833           | 12.433           |
| Tabungan Pintar                   | 8.639            | 9.995            |
| Tabungan Prega QQ                 | 7.530            | 8.904            |
| Tabungan Artha Hold Dana          | 3.107            | 5.032            |
| Tabungan Prega Gemilang           | 2.914            | 2.693            |
| Tabungan Prega Edusave            | 2.446            | 2.416            |
| Tabungan Artha Care               | 1.509            | 1.411            |
| Tabungan Icon                     | 333              | 381              |
| Tabungan Artha KUR                | 291              | 493              |
| Tabungan Simpanan Pelajar         | 227              | 53               |
| Tabungan Prestasi gemilang        | 86               | 96               |
| Tabungan Basic Saving Account     | 21               | 21               |
| Tabungan Pintar Reg lebih 5 Tahun | 11               | -                |
| Tabungan Artha Telesindo          | 1                | 2                |
| <b>Jumlah</b>                     | <b>1.601.653</b> | <b>1.597.032</b> |

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat tabungan yang dijadikan jaminan tunai atas kredit yang diberikan.

20. CUSTOMER DEPOSITS (continued)

- b. Savings Deposits  
i. By currency and party

|  | 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 |
|  |                                                                                                                 |                                              |
|  |                                                                                                                 | 19.181                                       |
|  |                                                                                                                 | 1.577.851                                    |
|  |                                                                                                                 | <b>1.597.032</b>                             |

Related parties  
(Note 37)  
Rupiah  
Third parties  
Rupiah  
Total

- ii. By type

Artha savings  
Wira savings  
Artha Payroll savings  
Artha Setoran Bulanan savings  
Artha Karyawan savings  
Tabunganku  
Prega Prestasi savings  
Pintar savings  
Prega QQ savings  
Artha Hold Dana savings  
Prega Gemilang savings  
Prega Edusave savings  
Artha Care savings  
Icon savings  
Artha KUR savings  
Student savings  
Prestasi gemilang savings  
Basic Savings Account savings  
Pintar Savings Reg over 5 years  
Artha Telesindo savings  
Total

As of December 31, 2022 and 2021, 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

|                                        | 2022                                                                                                            |                                              | 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 | 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                                 |                                                                                                                 | 604.675                                      |                                                                                                                 | 776.658                                      |
| Mata uang asing                        |                                                                                                                 |                                              |                                                                                                                 |                                              |
| Dolar Amerika Serikat                  | 8.583.438                                                                                                       | 133.622                                      | 13.172.845                                                                                                      | 187.746                                      |
| Sub jumlah                             |                                                                                                                 | 738.297                                      |                                                                                                                 | 964.404                                      |
| <b>Pihak ketiga</b>                    |                                                                                                                 |                                              |                                                                                                                 |                                              |
| Rupiah                                 |                                                                                                                 | 10.532.809                                   |                                                                                                                 | 11.982.784                                   |
| Mata uang asing                        |                                                                                                                 |                                              |                                                                                                                 |                                              |
| Dolar Amerika Serikat                  | 41.101.957                                                                                                      | 639.855                                      | 38.487.404                                                                                                      | 548.542                                      |
| Dolar Singapura                        | 4.720.671                                                                                                       | 54.726                                       | 10.313.369                                                                                                      | 108.865                                      |
| Sub jumlah                             |                                                                                                                 | 11.227.390                                   |                                                                                                                 | 12.640.191                                   |
| <b>Jumlah</b>                          |                                                                                                                 | <b>11.965.687</b>                            |                                                                                                                 | <b>13.604.595</b>                            |

- ii. Berdasarkan periode deposito berjangka

|                        | 2022              | 2021              |
|------------------------|-------------------|-------------------|
| <u>Rupiah</u>          |                   |                   |
| 1 bulan                | 2.018.082         | 7.055.270         |
| 3 bulan                | 789.979           | 2.478.466         |
| 6 bulan                | 1.331.419         | 1.833.367         |
| 12 bulan               | 6.998.003         | 1.392.340         |
| Sub jumlah             | 11.137.483        | 12.759.443        |
| <u>Mata Uang Asing</u> |                   |                   |
| 1 bulan                | 159.136           | 493.189           |
| 3 bulan                | 27.575            | 104.919           |
| 6 bulan                | 57.097            | 73.454            |
| 12 bulan               | 584.396           | 173.590           |
| Sub jumlah             | 828.204           | 845.152           |
| <b>Jumlah</b>          | <b>11.965.687</b> | <b>13.604.595</b> |

- iii. Berdasarkan sisa umur sampai dengan jatuh tempo

|                          | 2022              | 2021              |
|--------------------------|-------------------|-------------------|
| <u>Rupiah</u>            |                   |                   |
| Kurang dari 1 bulan      | 9.323.098         | 9.727.751         |
| 1 sampai dengan 3 bulan  | 1.425.128         | 2.507.476         |
| 3 sampai dengan 6 bulan  | 291.004           | 404.898           |
| 6 sampai dengan 12 bulan | 98.253            | 119.318           |
| Jumlah Rupiah            | 11.137.483        | 12.759.443        |
| <u>Mata Uang Asing</u>   |                   |                   |
| Kurang dari 1 bulan      | 639.770           | 602.631           |
| 1 sampai dengan 3 bulan  | 57.720            | 109.593           |
| 3 sampai dengan 6 bulan  | 107.021           | 86.080            |
| 6 sampai dengan 12 bulan | 23.693            | 46.848            |
| Jumlah Mata Uang Asing   | 828.204           | 845.152           |
| <b>Jumlah</b>            | <b>11.965.687</b> | <b>13.604.595</b> |

20. CUSTOMER DEPOSITS (continued)

- c. Time Deposits  
i. By currency and party

|                                      | 2022                                                                                                            |                                              | 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 | 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>Related parties<br/>(Note 37)</b> |                                                                                                                 |                                              |                                                                                                                 |                                              |
| Rupiah                               |                                                                                                                 | 776.658                                      |                                                                                                                 | 776.658                                      |
| Mata uang asing                      |                                                                                                                 |                                              |                                                                                                                 |                                              |
| United States Dollar                 | 13.172.845                                                                                                      | 187.746                                      | 13.172.845                                                                                                      | 187.746                                      |
| Sub total                            |                                                                                                                 | 964.404                                      |                                                                                                                 | 964.404                                      |
| <b>Third parties</b>                 |                                                                                                                 |                                              |                                                                                                                 |                                              |
| Rupiah                               |                                                                                                                 | 11.982.784                                   |                                                                                                                 | 11.982.784                                   |
| Mata uang asing                      |                                                                                                                 |                                              |                                                                                                                 |                                              |
| United States Dollar                 | 38.487.404                                                                                                      | 548.542                                      | 38.487.404                                                                                                      | 548.542                                      |
| Singapore Dollar                     | 10.313.369                                                                                                      | 108.865                                      | 10.313.369                                                                                                      | 108.865                                      |
| Sub total                            |                                                                                                                 | 12.640.191                                   |                                                                                                                 | 12.640.191                                   |
| <b>Total</b>                         |                                                                                                                 | <b>13.604.595</b>                            |                                                                                                                 | <b>13.604.595</b>                            |

- ii. By time deposits period

|                           | 2022              | 2021              |
|---------------------------|-------------------|-------------------|
| <u>Rupiah</u>             |                   |                   |
| 1 month                   | 7.055.270         | 7.055.270         |
| 3 months                  | 2.478.466         | 2.478.466         |
| 6 months                  | 1.833.367         | 1.833.367         |
| 12 months                 | 1.392.340         | 1.392.340         |
| Sub total                 | 12.759.443        | 12.759.443        |
| <u>Foreign Currencies</u> |                   |                   |
| 1 month                   | 493.189           | 493.189           |
| 3 months                  | 104.919           | 104.919           |
| 6 months                  | 73.454            | 73.454            |
| 12 months                 | 173.590           | 173.590           |
| Sub total                 | 845.152           | 845.152           |
| <b>Total</b>              | <b>13.604.595</b> | <b>13.604.595</b> |

- iii. By currency and party

|                           | 2022              | 2021              |
|---------------------------|-------------------|-------------------|
| <u>Rupiah</u>             |                   |                   |
| Less than 1 month         | 9.727.751         | 9.727.751         |
| 1 up to 3 months          | 2.507.476         | 2.507.476         |
| 3 up to 6 months          | 404.898           | 404.898           |
| 6 up to 12 months         | 119.318           | 119.318           |
| Total Rupiah              | 12.759.443        | 12.759.443        |
| <u>Foreign Currencies</u> |                   |                   |
| Less than 1 month         | 602.631           | 602.631           |
| 1 up to 3 months          | 109.593           | 109.593           |
| 3 up to 6 months          | 86.080            | 86.080            |
| 6 up to 12 months         | 46.848            | 46.848            |
| Total Foreign Currency    | 845.152           | 845.152           |
| <b>Total</b>              | <b>13.604.595</b> | <b>13.604.595</b> |



**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(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 2022 dan 2021, deposito berjangka yang dijadikan sebagai jaminan tunai atas kredit yang diberikan adalah sebagai berikut:

|                             | <u>2022</u>    | <u>2021</u>    |
|-----------------------------|----------------|----------------|
| Pihak berelasi (Catatan 37) | -              | 6.740          |
| Pihak ketiga                | 134.422        | 166.179        |
| <b>Jumlah (Catatan 13l)</b> | <b>134.422</b> | <b>172.919</b> |

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                        | <u>2022</u> | <u>2021</u> |
|------------------------|-------------|-------------|
| <u>Rupiah</u>          |             |             |
| Giro                   | 0,78%       | 0,74%       |
| Tabungan               | 0,95%       | 1,36%       |
| Deposito berjangka     | 2,97%       | 4,28%       |
| <u>Mata Uang Asing</u> |             |             |
| Giro                   | 0,06%       | 0,19%       |
| Deposito berjangka     | 0,48%       | 0,80%       |

**21. SIMPANAN DARI BANK LAIN**

Rincian simpanan dari bank lain adalah sebagai berikut:

|                    | <u>2022</u>   | <u>2021</u>   |
|--------------------|---------------|---------------|
| <u>Rupiah</u>      |               |               |
| Giro               | 15.641        | 16.217        |
| Deposito berjangka | 3.000         | 1.900         |
| <b>Jumlah</b>      | <b>18.641</b> | <b>18.117</b> |

a. Giro

i. Berdasarkan mata uang dan pihak

|               | <u>2022</u> | <u>2021</u> |
|---------------|-------------|-------------|
| <u>Rupiah</u> |             |             |
| Pihak ketiga  | 15.641      | 16.217      |

b. Deposito Berjangka

i. Berdasarkan mata uang dan pihak

|               | <u>2022</u> | <u>2021</u> |
|---------------|-------------|-------------|
| <u>Rupiah</u> |             |             |
| Pihak ketiga  | 3.000       | 1.900       |

ii. Berdasarkan jangka waktu

|               | <u>2022</u> | <u>2021</u> |
|---------------|-------------|-------------|
| <u>Rupiah</u> |             |             |
| 1 bulan       | 3.000       | 1.900       |

**20. CUSTOMER DEPOSITS (continued)**

c. Time Deposits (continued)

iii By currency and party (continued)

As of December 31, 2022 and 2021, 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

**21. SIMPANAN DARI BANK LAIN (lanjutan)**

b. Deposito Berjangka (lanjutan)

iii. Berdasarkan sisa umur sampai dengan jatuh tempo

|                     | 2022  | 2021  |
|---------------------|-------|-------|
| <u>Rupiah</u>       |       |       |
| Kurang dari 1 bulan | 3.000 | 1.900 |

c. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                    | 2022  | 2021  |
|--------------------|-------|-------|
| <u>Rupiah</u>      |       |       |
| Giro               | 0,89% | 0,84% |
| Deposito berjangka | 2,90% | 3,76% |

Pada tanggal 31 Desember 2022 dan 2021, 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

|                   | <u>Rupiah</u> |
|-------------------|---------------|
| Less than 1 month |               |

c. The average interest rates per annum are as follows:

|                 | <u>Rupiah</u> |
|-----------------|---------------|
| Demand deposits |               |
| Time deposits   |               |

As of December 31, 2022 and 2021, there are no deposits from other banks used as collateral.

**22. PERPAJAKAN**

a. Utang pajak

|                         | 2022          | 2021          |
|-------------------------|---------------|---------------|
| Pajak penghasilan       |               |               |
| Pasal 4 (2)             | 7.600         | 9.360         |
| Pasal 21                | 2.191         | 2.134         |
| Pasal 23                | 339           | 265           |
| Pasal 26                | 2             | 37            |
| Sub jumlah              | 10.132        | 11.796        |
| Pajak pertambahan nilai | 738           | 66            |
| <b>Jumlah</b>           | <b>10.870</b> | <b>11.862</b> |

b. 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**

a. Taxes payable

|                 | <u>Rupiah</u> |
|-----------------|---------------|
| Income tax      |               |
| Article 4 (2)   |               |
| Article 21      |               |
| Article 23      |               |
| Article 26      |               |
| Sub total       |               |
| Value added tax |               |
| <b>Total</b>    |               |

b. Income tax

On March 31, 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 Tarif Reduction for Domestic Public Companies Taxpayers and effective since June 19, 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 October 29, 2021, the Government issued Law of the Republic of Indonesia No. 7 of 2021 concerning Harmonization of Tax Regulations. The regulation stipulates the income tax rate for domestic taxpayers and permanent establishments at 22% which will take effect from the 2022 fiscal year onwards. Therefore, the previous tax rate determination of 20% becomes invalid after this Law is enacted.

**22. PERPAJAKAN (lanjutan)**

**b. Pajak penghasilan (lanjutan)**

Untuk tahun pajak 2022 dan 2021, 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 2022 dan 2021 telah dihitung dengan menggunakan tarif pajak 19%.

Manfaat (beban) pajak penghasilan terdiri dari:

|                                         | 2022            | 2021          |
|-----------------------------------------|-----------------|---------------|
| Pajak kini                              |                 |               |
| tahun berjalan                          | -               | -             |
| Pajak tangguhan                         |                 |               |
| tahun berjalan                          | (14.144)        | 35.397        |
| <b>Beban pajak penghasilan – bersih</b> | <b>(14.144)</b> | <b>35.397</b> |

**22. TAXATION (continued)**

**b. Income tax (continued)**

For the fiscal year 2022 and 2021, 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 December 31, 2022 and 2021 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)

b. 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 2022 dan 2021 adalah sebagai berikut:

|                                                                                                            | 2022             | 2021             |
|------------------------------------------------------------------------------------------------------------|------------------|------------------|
| Laba sebelum manfaat (beban) pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain | 69.141           | (203.460)        |
| Beda temporer:                                                                                             |                  |                  |
| Penyisihan imbalan pasca kerja karyawan                                                                    | (13.017)         | (46.462)         |
| Pemulihan kerugian penurunan nilai aset keuangan dan non-keuangan                                          | (142.094)        | 393.490          |
| Beda tetap:                                                                                                |                  |                  |
| Sumbangan                                                                                                  | 5.300            | 5.059            |
| Lain-lain                                                                                                  | -                | 12.102           |
| <b>Taksiran laba (rugi) kena pajak</b>                                                                     | <b>(80.670)</b>  | <b>160.729</b>   |
| <b>Kompensasi rugi fiskal tahun:</b>                                                                       |                  |                  |
| - 2019                                                                                                     | -                | (5.411)          |
| - 2020                                                                                                     | (534.354)        | (689.672)        |
| <b>Akumulasi rugi fiskal</b>                                                                               | <b>(615.024)</b> | <b>(534.354)</b> |
| <b>Pajak penghasilan badan</b>                                                                             | <b>-</b>         | <b>-</b>         |

Laba kena pajak hasil rekonsiliasi untuk tahun yang berakhir pada tanggal 31 Desember 2022 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 2022 telah sesuai dengan SPT yang disampaikan ke Kantor Pelayanan Pajak.

22. TAXATION (continued)

b. 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, 2022 and 2021 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                                                                    |
| Reversal of impairment losses on financial and non-financial assets                                       |
| Permanent differences:                                                                                    |
| Donation                                                                                                  |
| Others                                                                                                    |
| <b>Estimated taxable income (loss)</b>                                                                    |
| <b>Fiscal loss compensation for year:</b>                                                                 |
| 2019 -                                                                                                    |
| 2020 -                                                                                                    |
| <b>Accumulated fiscal losses</b>                                                                          |
| <b>Corporate income tax</b>                                                                               |

Taxable income which is resulted from reconciliation for the year ended December 31, 2022 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, 2022 is in accordance with SPT which is reported to the Tax Office.

22. PERPAJAKAN (lanjutan)

b. Pajak penghasilan (lanjutan)

Pajak kini (lanjutan)

Rekonsiliasi antara beban pajak penghasilan yang dihitung dengan menggunakan tarif pajak sebesar 19% untuk tahun 2022 dan 2021 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:

|                                                                                                            | 2022          | 2021          |
|------------------------------------------------------------------------------------------------------------|---------------|---------------|
| Laba sebelum manfaat (beban) pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain | 69.141        | (203.460)     |
| Beban pajak penghasilan dengan tarif pajak yang berlaku                                                    | 13.137        | 38.657        |
| Pengaruh pajak atas beda tetap pada tarif pajak yang berlaku                                               | 1.007         | (3.260)       |
| <b>Beban pajak penghasilan – bersih</b>                                                                    | <b>14.144</b> | <b>35.397</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 2022 dan 2021 adalah sebagai berikut:

|                                                                                                                              | 2022               |                                                                                                  |                                                                                                             |                      |                                                                                             |
|------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|----------------------|---------------------------------------------------------------------------------------------|
|                                                                                                                              | 1 Jan/ Jan 1, 2022 | 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, 2022 |                                                                                             |
| Rugi fiskal                                                                                                                  | 124.936            | 15.327                                                                                           | -                                                                                                           | 140.263              | Fiscal loss                                                                                 |
| Liabilitas imbalan pasca kerja                                                                                               | 29.217             | (2.473)                                                                                          | (3.184)                                                                                                     | 23.560               | Post employment benefits liability                                                          |
| Cadangan kerugian penurunan nilai                                                                                            | 178.155            | (26.998)                                                                                         | -                                                                                                           | 151.157              | Allowance for impairment losses                                                             |
| 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 | (7.579)            | -                                                                                                | 4.257                                                                                                       | (3.322)              | (Loss)/gain on changes in value of financial assets at other comprehensive income after tax |
| <b>Jumlah</b>                                                                                                                | <b>317.941</b>     | <b>(14.144)</b>                                                                                  | <b>1.073</b>                                                                                                | <b>304.870</b>       | <b>Total</b>                                                                                |

22. TAXATION (continued)

b. Income tax (continued)

Current tax (continued)

The reconciliation between income tax expense computed using the prevailing tax rate of 19% for 2022 and 2021 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:

|                                                                                                           |
|-----------------------------------------------------------------------------------------------------------|
| 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                                           |
| <b>Income tax expense – net</b>                                                                           |

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, 2022 and 2021 is as follows:

22. PERPAJAKAN (lanjutan)

b. Pajak penghasilan (lanjutan)

Pajak tangguhan (lanjutan)

|                                                                                                                                                                | 2021                  |                                                                                                                       |                                                                                                                                        |                            |                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                | 1 Jan/ Jan 1,<br>2021 | 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 | 31 Des/<br>Dec 31,<br>2021 |                                                                                                       |
| Rugi fiskal                                                                                                                                                    | 155.474               | (30.538)                                                                                                              | -                                                                                                                                      | 124.936                    | Fiscal loss                                                                                           |
| Liabilitas imbalan pasca<br>kerja                                                                                                                              | 46.032                | (8.828)                                                                                                               | (7.987)                                                                                                                                | 29.217                     | Post employment benefits<br>liability                                                                 |
| Cadangan kerugian<br>penurunan nilai                                                                                                                           | 103.392               | 74.763                                                                                                                | -                                                                                                                                      | 178.155                    | Allowance for impairment<br>losses                                                                    |
| Penyusutan aset tetap                                                                                                                                          | 411                   | -                                                                                                                     | -                                                                                                                                      | 411                        | Depreciation of fixed assets                                                                          |
| Amortisasi aset<br>takberwujud                                                                                                                                 | (7.199)               | -                                                                                                                     | -                                                                                                                                      | (7.199)                    | Amortization of intangible<br>asset                                                                   |
| (Kerugian)/ keuntungan<br>dari perubahan nilai<br>aset keuangan yang<br>diukur pada nilai wajar<br>melalui penghasilan<br>komprehensif lain<br>dikurangi pajak | (9.563)               | -                                                                                                                     | 1.984                                                                                                                                  | (7.579)                    | (Loss)/ gain on changes in<br>value of financial assets<br>at other comprehensive<br>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>                                                                                          |

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:

|                           | 2022                                                                                                |                                        | 2021                                                                                                |                                        |
|---------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|
|                           | 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  |                                                                                                     | 17.182                                 |                                                                                                     | 22.790                                 |
| Bunga tabungan            |                                                                                                     | 1                                      |                                                                                                     | 1                                      |
| LTN Subordinasi I tahap I |                                                                                                     | 104                                    |                                                                                                     | 104                                    |
| Sub jumlah                |                                                                                                     | 17.287                                 |                                                                                                     | 22.895                                 |
| <b>Mata Uang Asing</b>    |                                                                                                     |                                        |                                                                                                     |                                        |
| Simpanan nasabah          |                                                                                                     |                                        |                                                                                                     |                                        |
| Bunga deposito berjangka  | USD 74.821                                                                                          | 1.165                                  | USD 76.332                                                                                          | 1.088                                  |
|                           | SGD (1.151)                                                                                         | (14)                                   | SGD 10.661                                                                                          | 113                                    |
| <b>Sub jumlah</b>         |                                                                                                     | 1.151                                  |                                                                                                     | 1.201                                  |
| <b>Jumlah</b>             |                                                                                                     | <b>18.438</b>                          |                                                                                                     | <b>24.096</b>                          |

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            |
| 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. BEBAN AKRUAL DAN LIABILITAS LAIN-LAIN

Rincian beban akrual dan liabilitas lain-lain adalah sebagai berikut:

|                             | 2022           | 2021           |
|-----------------------------|----------------|----------------|
| <b>Pihak ketiga</b>         |                |                |
| <b>Rupiah</b>               |                |                |
| Utang lain-lain             | 267.293        | 283.754        |
| Operasional                 | 71.276         | 119.133        |
| Pendapatan diterima di muka | 12.367         | 11.711         |
| Setoran jaminan             | 8.125          | 8.097          |
| Gaji dan tunjangan          | 2.142          | 6.476          |
| Lain-lain                   | 9.524          | 6.899          |
| Sub jumlah                  | 370.727        | 436.070        |
| <b>Mata Uang Asing</b>      |                |                |
| Operasional                 | 865            | 792            |
| Setoran jaminan             | 66             | 92             |
| Pendapatan diterima di muka | -              | 3.420          |
| Sub jumlah                  | 931            | 4.304          |
| <b>Jumlah</b>               | <b>371.658</b> | <b>440.374</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>             |
| Other payables            |
| Operational               |
| Unearned revenues         |
| Guarantee deposits        |
| Salaries and allowances   |
| Others                    |
| Sub total                 |
| <b>Foreign Currencies</b> |
| Operational               |
| Guarantee deposits        |
| Unearned revenues         |
| Sub total                 |
| <b>Total</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.

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 operational.

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 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.

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 2022 yakni sejumlah 1.233 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 21 Februari 2023 dan Kantor Konsultan Aktuaria Agus Susanto tanggal 18 Februari 2022 untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021.

**a. Beban imbalan pasca kerja**

|                         | 2022          | 2021           |
|-------------------------|---------------|----------------|
| Biaya bunga             | 10.390        | 11.206         |
| Biaya jasa kini         | 10.764        | 15.748         |
| Biaya layanan masa lalu | -             | (36.034)       |
| <b>Jumlah</b>           | <b>21.154</b> | <b>(9.080)</b> |

**b. Liabilitas imbalan pasca kerja**

|                                    | 2022    | 2021    |
|------------------------------------|---------|---------|
| Nilai kini kewajiban imbalan pasti | 124.006 | 153.778 |

Perubahan nilai kini kewajiban imbalan pasti pada tahun berjalan adalah sebagai berikut:

|                          | 2022           | 2021           |
|--------------------------|----------------|----------------|
| Saldo awal tahun         | 153.778        | 242.279        |
| Biaya jasa kini          | 10.764         | 15.748         |
| Biaya bunga              | 10.390         | 11.206         |
| Keuntungan aktuarial     | (16.756)       | (42.038)       |
| Pembayaran manfaat       | (34.170)       | (37.383)       |
| Biaya layanan masa lalu  | -              | (36.034)       |
| <b>Saldo akhir tahun</b> | <b>124.006</b> | <b>153.778</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 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 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, 2022 are 1,233 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 21, 2023 and Actuarial Consulting Office of Agus Susanto dated February 18, 2022 for the year ended December 31, 2022 and 2021.

**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 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:

|                                        | 2022           | 2021           |
|----------------------------------------|----------------|----------------|
| Saldo awal tahun                       | 153.778        | 242.279        |
| Beban imbalan pasca kerja (Catatan 31) | 21.154         | (9.080)        |
| Pembayaran manfaat                     | (34.170)       | (37.383)       |
| Keuntungan actuarial                   | (16.756)       | (42.038)       |
| <b>Saldo akhir tahun</b>               | <b>124.006</b> | <b>153.778</b> |

Perubahan pengukuran kembali kerugian actuarial pada tahun berjalan adalah sebagai berikut:

|                          | 2022          | 2021          |
|--------------------------|---------------|---------------|
| Saldo awal tahun         | 57.839        | 15.801        |
| Keuntungan actuarial     | 16.756        | 42.038        |
| <b>Saldo akhir tahun</b> | <b>74.595</b> | <b>57.839</b> |

Asumsi-asumsi utama yang digunakan dalam menghitung liabilitas imbalan pasca kerja pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

|                       | 2022                     |
|-----------------------|--------------------------|
| Usia pensiun normal   | 55 tahun/years           |
| Tingkat mortalita     | TMI-IV (2019)            |
| Tingkat kenaikan gaji | 7% per tahun/per annum   |
| Tingkat bunga         | 7,2% 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 2022 dan empat periode tahunan sebelumnya adalah sebagai berikut:

|                                                | 2022    | 2021    | 2020    | 2019    | 2018    |                                              |
|------------------------------------------------|---------|---------|---------|---------|---------|----------------------------------------------|
| Nilai kini kewajiban imbalan pasti             | 124.006 | 153.778 | 242.279 | 240.599 | 268.284 | Present value of defined benefits obligation |
| Defisit program                                | 124.006 | 153.778 | 242.279 | 240.599 | 268.284 | Deficit program                              |
| Penyesuaian pengalaman pada liabilitas program | 652     | 37.124  | 23.868  | 9.397   | 23.759  | Experience adjustments on plan liabilities   |

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:

|                                            | 2022           | 2021           |                                            |
|--------------------------------------------|----------------|----------------|--------------------------------------------|
| Balance at beginning of year               | 153.778        | 242.279        | Balance at beginning of year               |
| Post-employment benefits expense (Note 31) | 21.154         | (9.080)        | Post-employment benefits expense (Note 31) |
| Benefits payment                           | (34.170)       | (37.383)       | Benefits payment                           |
| Actuarial gains                            | (16.756)       | (42.038)       | Actuarial gains                            |
| <b>Balance at end of year</b>              | <b>124.006</b> | <b>153.778</b> | <b>Balance at end of year</b>              |

The changes in remeasurement on actuarial losses in the current year are as follows:

|                               | 2022          | 2021          |                               |
|-------------------------------|---------------|---------------|-------------------------------|
| Balance at beginning of year  | 57.839        | 15.801        | Balance at beginning of year  |
| Actuarial gains               | 16.756        | 42.038        | Actuarial gains               |
| <b>Balance at end of year</b> | <b>74.595</b> | <b>57.839</b> | <b>Balance at end of year</b> |

The principal assumptions used to determine post-employment benefits liability as of December 31, 2022 and 2021 are as follows:

|                       | 2022                     | 2021                   |                       |
|-----------------------|--------------------------|------------------------|-----------------------|
| Normal retirement age | 55 tahun/years           | 55 tahun/years         | Normal retirement age |
| Mortality rate        | TMI-IV (2019)            | TMI-IV (2019)          | Mortality rate        |
| Salary increase rate  | 7% per tahun/per annum   | 7% per tahun/per annum | Salary increase rate  |
| Interest rate         | 7,2% per tahun/per annum | 7% per tahun/per annum | Interest rate         |

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, 2022 and the previous four years are as follows:

25. LIABILITAS IMBALAN PASCA KERJA (lanjutan)

b. Liabilitas imbalan pasca kerja (lanjutan)

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 2022 dan 2021:

|                                    | 2022    | 2021    |
|------------------------------------|---------|---------|
| Kenaikan suku bunga 1%             |         |         |
| Nilai kini kewajiban imbalan pasti | 118.073 | 144.816 |
| Biaya jasa kini                    | 20.420  | 26.115  |
| Penurunan suku bunga 1%            |         |         |
| Nilai kini kewajiban imbalan pasti | 130.605 | 163.932 |
| Biaya jasa kini                    | 21.993  | 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 2022 dan 2021 adalah sebagai berikut:

|                          | 2022           | 2021           |
|--------------------------|----------------|----------------|
| Kurang dari 1 tahun      | 10.764         | 24.016         |
| 1 sampai dengan 5 tahun  | 41.227         | 47.106         |
| 5 sampai dengan 10 tahun | 41.227         | 37.479         |
| Lebih dari 10 tahun      | 41.227         | 45.177         |
| <b>Jumlah</b>            | <b>134.445</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 2022 dan 2021.

25. POST-EMPLOYMENT BENEFITS LIABILITY (continued)

b. Post-employment benefits liability (continued)

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, 2022 and 2021:

|                                             |  |
|---------------------------------------------|--|
| Increase in interest rate of 1%             |  |
| Present value of defined benefit obligation |  |
| Current service cost                        |  |
| Decrease in interest rate of 1%             |  |
| Present value of defined benefit obligation |  |
| 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, 2022 and 2021 is as follows:

|                          | 2022           | 2021           |
|--------------------------|----------------|----------------|
| Kurang dari 1 tahun      | 10.764         | 24.016         |
| 1 sampai dengan 5 tahun  | 41.227         | 47.106         |
| 5 sampai dengan 10 tahun | 41.227         | 37.479         |
| Lebih dari 10 tahun      | 41.227         | 45.177         |
| <b>Jumlah</b>            | <b>134.445</b> | <b>153.778</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, 2022 and 2021.

**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 di tahun 2020 sebesar Rp200.000.000.000 (Dua Ratus Miliar Rupiah) dan tahap II di tahun 2021 sebesar Rp300.000.000.000 (Tiga Ratus Miliar Rupiah).

LTN Subordinasi I diterbitkan 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. LTN Subordinasi I tahap II tidak diterbitkan karena manajemen berkeyakinan permodalan saat ini sudah dapat mendukung ekspansi usaha untuk masa mendatang. Informasi mengenai tabel kronologi penerbitan LTN Subordinasi I tahap I tahun 2020 PT Bank Artha Graha Internasional Tbk 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 2022 dan 2021 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 Rp500,000,000,000 (Five Hundred Billion Rupiah) namely Phase I in 2020 amounting to Rp200,000,000,000 (Two Hundred Billion Rupiah) and Phase II in 2021 amounting to Rp300,000,000,000 (Three Hundred Billion Rupiah).

Subordinated LTN I is issued without scrips, 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. LTN Subordinated I phase II was not issued because management believed that the current capital was able to support business expansion in the future. Information regarding the chronology table for the issuance of Subordinated LTN I phase I 2020 of PT Bank Artha Graha Internasional Tbk 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, 2022 and 2021 are as follows:

| Pemegang saham                               | 2022 dan/ and 2021                                                                 |                                                                            |                                                                                 |                                                 | Shareholders                           |
|----------------------------------------------|------------------------------------------------------------------------------------|----------------------------------------------------------------------------|---------------------------------------------------------------------------------|-------------------------------------------------|----------------------------------------|
|                                              | Jumlah saham ditempatkan dan disetor penuh/ 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 |                                        |
| <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 Bisnisपुरi                        | 1.087.913.290                                                                      | 110,88                                                                     | 120.627.825.595                                                                 | 5,38%                                           | PT Puspita Bisnisपुरi                  |
| 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)**

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.

Berdasarkan Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa tanggal 30 Juni 2016, yang dinyatakan dalam Akta Notaris Dr. Irawan Soerodjo, SH, M.Si., 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.

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.

**27. SHARE CAPITAL (continued)**

*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.*

*Based on the Resolution of Extraordinary General Meeting of Shareholders dated June 30, 2016, as covered by Notarial Deed of Dr. Irawan Soerodjo, SH, M.Si., 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.*

*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 S.H., 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.*

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**27. MODAL SAHAM (lanjutan)**

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.

**28. TAMBAHAN MODAL DISETOR – BERSIH**

Rincian tambahan modal disetor pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

|                                                                                                                   | <b>2022 dan/ and 2021</b> |
|-------------------------------------------------------------------------------------------------------------------|---------------------------|
| Penawaran umum perdana tahun 1990                                                                                 | 43.750                    |
| Saham bonus pada tahun 1993                                                                                       | (25.000)                  |
| Bagian yang tidak dapat dicatat ( <i>partial delisting</i> ) pada tahun 1997                                      | (12.500)                  |
| Penawaran Umum Terbatas I (PUT I) pada tahun 1999                                                                 | 818.125                   |
| Penyesuaian nilai aset bersih Bank hasil <i>merger</i> dalam rangka penggabungan usaha dengan PT Bank Artha Graha | (408.457)                 |
| Penawaran Umum Terbatas II (PUT II) pada tahun 2007                                                               | 3.461                     |
| Penawaran Umum Terbatas III (PUT III) pada tahun 2008                                                             | 323                       |
| Biaya emisi saham                                                                                                 | (915)                     |
| Penawaran Umum Terbatas IV (PUT IV) pada tahun 2012                                                               | 542                       |
| Biaya emisi saham                                                                                                 | (2.407)                   |
| Penawaran Umum Terbatas IV (PUT V) pada tahun 2016                                                                | 325                       |
| Biaya emisi saham                                                                                                 | (3.080)                   |
| Pengampunan Pajak                                                                                                 | 586                       |
| Pelaksanaan Waran Seri I                                                                                          | 532                       |
| <b>Tambahan modal disetor – bersih</b>                                                                            | <b>415.285</b>            |

**27. SHARE CAPITAL (continued)**

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.

**28. ADDITIONAL PAID-IN CAPITAL – NET**

The details of additional paid-in capital as of December 31, 2022 and 2021 are as follows:

|  |                                                                                                                   |
|--|-------------------------------------------------------------------------------------------------------------------|
|  | Initial public offering in 1990                                                                                   |
|  | Bonus shares in 1993                                                                                              |
|  | Partial delisting in 1997                                                                                         |
|  | Limited Public Offering I (LPO I) in 1999                                                                         |
|  | Bank's net asset value adjustment resulting from the merger in the context of its merger with PT Bank Artha Graha |
|  | Limited Public Offering II (LPO II) in 2007                                                                       |
|  | Limited Public Offering III (LPO III) in 2008                                                                     |
|  | Shares issuance costs                                                                                             |
|  | Limited Public Offering IV (LPO IV) in 2012                                                                       |
|  | Shares issuance costs                                                                                             |
|  | Limited Public Offering IV (LPOV) in 2016                                                                         |
|  | Shares issuance costs                                                                                             |
|  | Tax Amnesty                                                                                                       |
|  | Execution of Series I Warrants                                                                                    |
|  | <b>Additional paid-in capital – net</b>                                                                           |

**29. PENDAPATAN BUNGA**

Akun ini merupakan pendapatan bunga diperoleh dari:

|                                         | <b>2022</b>      | <b>2021</b>      |
|-----------------------------------------|------------------|------------------|
| Kredit yang diberikan                   |                  |                  |
| <i>Fixed loans</i>                      | 572.479          | 700.882          |
| <i>Revolving loans</i>                  | 293.174          | 255.223          |
| Konsumtif                               | 185.167          | 4.925            |
| Pinjaman rekening koran                 | 13.274           | 10.718           |
| Kredit pemilikan rumah dan apartemen    | -                | 198.127          |
| Efek-efek                               |                  |                  |
| Obligasi Pemerintah                     | 194.313          | 150.606          |
| Obligasi Korporasi                      | 99.180           | 142.733          |
| Wesel berjangka lokal                   | 9.079            | 2.390            |
| Penempatan pada Bank Indonesia          |                  |                  |
| Sertifikat deposito Bank Indonesia      | 41.021           | 39.129           |
| Jasa giro Bank Indonesia                | 21.646           | 18.418           |
| <i>Call money</i>                       | 11.427           | 7.069            |
| Penempatan pada bank lain dan lain-lain | 1.217            | 3.802            |
| <b>Jumlah</b>                           | <b>1.441.977</b> | <b>1.534.022</b> |

Jumlah pendapatan bunga dari pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar Rp17.440 dan Rp18.018 (Catatan 37).

**29. INTEREST INCOME**

This account represents interest income from:

|  |                                         |
|--|-----------------------------------------|
|  | Loans                                   |
|  | <i>Fixed loans</i>                      |
|  | <i>Revolving loans</i>                  |
|  | Consumptive                             |
|  | Overdraft                               |
|  | Housing loans and apartment ownership   |
|  | Marketable securities                   |
|  | Government Bonds                        |
|  | Corporate Bonds                         |
|  | Export bill receivable                  |
|  | Placements with Bank Indonesia          |
|  | Certificates deposits of Bank Indonesia |
|  | Interest from Bank Indonesia            |
|  | Call money                              |
|  | Placements with other banks and others  |
|  | <b>Total</b>                            |

Total interest income from related parties for the years ended December 31, 2022 and 2021 amounted to Rp17,440 and Rp18,018, respectively (Note 37).

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**30. BEBAN BUNGA**

Akun ini merupakan beban bunga atas:

|                                | 2022           | 2021           |
|--------------------------------|----------------|----------------|
| <u>Rupiah</u>                  |                |                |
| Simpanan nasabah               | 447.451        | 714.434        |
| Dana kelolaan tidak kena pajak | 20.143         | 20.625         |
| Simpanan dari bank lain        | 639            | 3.904          |
| LTN Subordinasi I tahap I      | 19.000         | 19.000         |
| Sub jumlah                     | 487.233        | 757.963        |
| <u>Mata Uang Asing</u>         |                |                |
| Simpanan nasabah               | 4.111          | 8.302          |
| Sub jumlah                     | 4.111          | 8.302          |
| <b>Jumlah</b>                  | <b>491.344</b> | <b>766.265</b> |

Jumlah beban bunga dari pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar Rp5.757 dan Rp10.846 (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      |  |
| Sub total                    |  |
| <b>Total</b>                 |  |

Total interest expenses from related parties for the years ended December 31, 2022 and 2021 amounted to Rp5,757, and Rp10,846, respectively (Note 37).

**31. BEBAN TENAGA KERJA**

Rincian beban tenaga kerja adalah sebagai berikut:

|                                  | 2022           | 2021           |
|----------------------------------|----------------|----------------|
| Gaji                             | 178.498        | 177.059        |
| Tunjangan                        | 49.620         | 52.439         |
| Imbalan pasca kerja (Catatan 25) | 21.154         | (9.080)        |
| Asuransi                         | 15.515         | 18.894         |
| Lain-lain                        | 617            | 1.019          |
| <b>Jumlah</b>                    | <b>265.404</b> | <b>240.331</b> |

|                                    |  |
|------------------------------------|--|
| Salaries                           |  |
| Allowances                         |  |
| Post-employment benefits (Note 25) |  |
| Insurance                          |  |
| Others                             |  |
| <b>Total</b>                       |  |

**31. PERSONNEL EXPENSES**

The details of personnel expenses are as follows:

**32. BEBAN OPERASIONAL**

Rincian beban operasional adalah sebagai berikut:

|                                   | 2022           | 2021           |
|-----------------------------------|----------------|----------------|
| Operasional                       | 113.869        | 23.505         |
| Teknologi dan informasi           | 53.317         | 46.606         |
| Keamanan dan kebersihan           | 43.950         | 40.929         |
| Premi penjaminan LPS (Catatan 42) | 42.919         | 52.215         |
| Jasa profesional                  | 27.440         | 37.205         |
| Jasa <i>outsourcing</i>           | 23.080         | 26.843         |
| Pengembangan karyawan             | 16.435         | 8.999          |
| Iuran                             | 14.342         | 17.848         |
| Utilitas                          | 13.623         | 14.838         |
| Komunikasi                        | 13.224         | 13.662         |
| Transportasi                      | 13.224         | 9.169          |
| Pemeliharaan                      | 12.683         | 9.245          |
| Sewa                              | 9.667          | 24.920         |
| Asuransi                          | 9.343          | 9.175          |
| ATM                               | 6.960          | 7.105          |
| Barang cetakan                    | 6.740          | 4.711          |
| <i>Fee</i>                        | 2.276          | 1.374          |
| Pajak                             | 1.004          | 4.288          |
| Administrasi bank                 | 805            | 681            |
| Legal                             | 20             | 346            |
| Lainnya                           | 4.756          | 2.606          |
| <b>Jumlah</b>                     | <b>429.677</b> | <b>356.270</b> |

Jumlah beban sewa kepada pihak berelasi disajikan dalam Catatan 37.

**32. OPERATIONAL EXPENSES**

The details of operational expenses are as follows:

|                               |  |
|-------------------------------|--|
| Operational                   |  |
| Technology and information    |  |
| Security and cleaning         |  |
| Premium paid to LPS (Note 42) |  |
| Professional fees             |  |
| Outsourcing service           |  |
| Training                      |  |
| Dues                          |  |
| Utilities                     |  |
| Communication                 |  |
| Transportation                |  |
| Maintenance                   |  |
| Rent                          |  |
| Insurance                     |  |
| ATM                           |  |
| Printing                      |  |
| <i>Fee</i>                    |  |
| Tax                           |  |
| 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 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**33. BEBAN UMUM DAN ADMINISTRASI**

Rincian beban umum dan administrasi adalah sebagai berikut:

|                            | <b>2022</b>    | <b>2021</b>    |
|----------------------------|----------------|----------------|
| Perbaikan dan pemeliharaan | 23.055         | 24.623         |
| Pemasaran dan promosi      | 30.967         | 45.065         |
| Penyusutan (Catatan 16)    | 56.063         | 50.616         |
| Amortisasi (Catatan 17)    | 9.082          | 8.326          |
| <b>Jumlah</b>              | <b>119.167</b> | <b>128.630</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:

|                                       | <b>2022</b>    | <b>2021</b>    |
|---------------------------------------|----------------|----------------|
| <b>Rupiah</b>                         |                |                |
| Agunan yang diambil alih (Catatan 18) | 261.975        | 345.249        |
| Tagihan lain-lain                     | 32             | 600            |
| Efek-efek                             | (10)           | 690            |
| Kredit yang diberikan (Catatan 13h)   | (25.381)       | 190.515        |
| Sub jumlah                            | 236.616        | 537.054        |
| <b>Mata Uang Asing</b>                |                |                |
| Kredit yang diberikan (Catatan 13h)   | 3.744          | 16.106         |
| Giro pada bank lain                   | 137            | (1)            |
| Tagihan lain-lain                     | (2)            | 7              |
| Sub jumlah                            | 3.879          | 16.112         |
| <b>Bersih</b>                         | <b>240.495</b> | <b>553.166</b> |

**35. BEBAN NON-OPERASIONAL – NETO**

Rincian pendapatan (beban) non-operasional adalah sebagai berikut:

|                                        | <b>2022</b>  | <b>2021</b> |
|----------------------------------------|--------------|-------------|
| Laba penjualan aset tetap (Catatan 16) | 1.348        | 444         |
| Penerimaan pinjaman hapus buku         | -            | 978         |
| Tanggung jawab sosial Korporasi        | (10.246)     | (14.622)    |
| Lain-lain                              | 15.028       | 13.651      |
| <b>Bersih</b>                          | <b>6.130</b> | <b>451</b>  |

**33. GENERAL AND ADMINISTRATIVE EXPENSES**

The details of general and administrative expense are as follows:

|                         | <b>2022</b>    | <b>2021</b>    |
|-------------------------|----------------|----------------|
| Repairs and maintenance | 23.055         | 24.623         |
| Marketing and promotion | 30.967         | 45.065         |
| Depreciation (Note 16)  | 56.063         | 50.616         |
| Amortization (Note 17)  | 9.082          | 8.326          |
| <b>Total</b>            | <b>119.167</b> | <b>128.630</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:

|                                 | <b>2022</b>    | <b>2021</b>    |
|---------------------------------|----------------|----------------|
| <b>Rupiah</b>                   |                |                |
| Foreclosed assets (Note 18)     | 261.975        | 345.249        |
| Other receivables               | 32             | 600            |
| Marketable securities           | (10)           | 690            |
| Loans (Note 13h)                | (25.381)       | 190.515        |
| Sub total                       | 236.616        | 537.054        |
| <b>Foreign Currencies</b>       |                |                |
| Loans (Note 13h)                | 3.744          | 16.106         |
| Current accounts in other banks | 137            | (1)            |
| Other receivables               | (2)            | 7              |
| Sub total                       | 3.879          | 16.112         |
| <b>Net</b>                      | <b>240.495</b> | <b>553.166</b> |

**35. NON-OPERATING EXPENSES- NET**

The details of non-operating income (expenses) are as follows:

|                                        | <b>2022</b>  | <b>2021</b> |
|----------------------------------------|--------------|-------------|
| Gain on sale of fixed assets (Note 16) | 1.348        | 444         |
| Received write off loan                | -            | 978         |
| Corporate social responsibility        | (10.246)     | (14.622)    |
| Others                                 | 15.028       | 13.651      |
| <b>Net</b>                             | <b>6.130</b> | <b>451</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:

|                                                                                          | 2022        |
|------------------------------------------------------------------------------------------|-------------|
| Laba tahun berjalan untuk perhitungan laba per saham dasar                               | 54.997      |
| 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>2,72</b> |
| <b>Laba per saham dilusian (nilai penuh)</b>                                             | <b>2,72</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.

Pada tanggal 31 Desember 2022 dan 2021 tidak ada sekuritas konversi yang berpotensi mendilusi laba (rugi) per saham dasar di masa depan.

**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:

|                                               | 2022           | 2021           |
|-----------------------------------------------|----------------|----------------|
| <u>Laporan posisi keuangan</u>                |                |                |
| Kredit yang diberikan – bersih (Catatan13)    |                |                |
| Panji Yudha Winata                            | 89.815         | 95.307         |
| PT Danayasa Arthatama Tbk                     | 73.203         | 73.359         |
| PT Jakarta International Hotels & Development | 64.605         | 66.737         |
| Andi Bharata Winata                           | 13.217         | 15.413         |
| Emelia Susanto                                | 3.408          | 4.158          |
| Christina Harapan                             | 647            | 2.459          |
| PT Electronic City Indonesia                  | -              | 23.224         |
| <b>Jumlah – bersih</b>                        | <b>244.895</b> | <b>280.657</b> |
| Persentase dari jumlah kredit yang diberikan  | 2,39%          | 2,44%          |
| Persentase dari jumlah aset                   | 0,96%          | 1,07%          |

**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:

|                                                                                          | 2021          |  |
|------------------------------------------------------------------------------------------|---------------|--|
| Profit for the year to be accounted for basic earnings per share                         | (168.063)     |  |
| The weighted-average of common stock for computation of basic earnings per share         | 20.223        |  |
| Weighted average number of ordinary shares for computation of diluted earnings per share | 20.223        |  |
| <b>Basic earnings per share (full rupiah amount)</b>                                     | <b>(8,31)</b> |  |
| <b>Earnings per diluted (full amount)</b>                                                | <b>(8,31)</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.

As of December 31, 2022 and 2021, there are no convertible securities that have the potential to dilute the basic earnings (loss) per share in the future.

**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                  |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**37. TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK BERELASI (lanjutan)**

**Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)**

|                                           | 2022             | 2021             |
|-------------------------------------------|------------------|------------------|
| <u>Laporan posisi keuangan (lanjutan)</u> |                  |                  |
| Simpanan nasabah (Catatan 20)             |                  |                  |
| Giro                                      | 295.945          | 294.488          |
| Tabungan                                  | 85.497           | 19.181           |
| Deposito berjangka                        | 738.297          | 964.404          |
| <b>Jumlah</b>                             | <b>1.119.739</b> | <b>1.278.073</b> |
| Persentase dari jumlah simpanan nasabah   | 5,51%            | 6,14%            |
| Persentase dari jumlah liabilitas         | 5,22%            | 5,82%            |

Rincian transaksi dengan pihak-pihak berelasi adalah sebagai berikut:

|                                                            | 2022   | 2021   |
|------------------------------------------------------------|--------|--------|
| <u>Laporan laba rugi dan penghasilan komprehensif lain</u> |        |        |
| Pendapatan bunga (Catatan 29)                              | 17.440 | 18.018 |
| Persentase dari jumlah pendapatan bunga                    | 1,21%  | 1,17%  |
| Beban bunga (Catatan 30)                                   | 5.757  | 10.846 |
| Persentase dari jumlah beban bunga                         | 1,17%  | 1,42%  |
| Manajemen kunci (Catatan 1c)                               | 29.363 | 20.365 |
| Persentase dari jumlah beban tenaga kerja                  | 11,06% | 8,47%  |
| Beban sewa (Catatan 32)                                    | 22.570 | 16.995 |
| Persentase dari jumlah beban operasi                       | 5,25%  | 4,77%  |

- 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.
- Komitmen dan kontinjensi dengan pihak-pihak berelasi pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar RpNihil dan Rp21.750 (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)**

**Balance and transactions with related parties (continued)**

|                                                    |
|----------------------------------------------------|
| <u>Statement of financial position (continued)</u> |
| Deposits from customers (Note 20)                  |
| 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> |
| Interest income (Note 29)                                         |
| Percentage from total interest income                             |
| Interest expenses (Note 30)                                       |
| Percentage from total interest expenses                           |
| Key management (Note 1c)                                          |
| Percentage from total personnel expenses                          |
| Rent expenses (Note 32)                                           |
| 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.
- Commitments and contingencies with related parties as of December 31, 2022 and 2021 amounted to RpNil and Rp21,750 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/<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                 | 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 BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
*(Expressed in million Rupiah, unless otherwise specified)*

**37. TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK BERELASI (lanjutan)**

**37. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)**

### Sifat relasi (lanjutan)

*Nature of relationship (continued)*

| <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 Arthamulia Sentosajaya                                                                                              | Pemegang saham Bank/<br><i>Bank's shareholder</i>                | Jaminan Perusahaan dan giro/<br><i>Corporate guarantee and demand deposits</i>    |
| PT Agung Sedayu Propertindo                                                                                            | Afiliasi/ <i>Affiliate</i>                                       | Deposito berjangka/ <i>Time deposits</i>                                          |
| PT Andana Utamagraha                                                                                                   | Afiliasi/ <i>Affiliate</i>                                       | Giro / <i>Demand deposits</i>                                                     |
| PT Electronic City Indonesia Tbk                                                                                       | Afiliasi/ <i>Affiliate</i>                                       | Giro dan deposito berjangka/<br><i>Demand deposits and time deposits</i>          |
| PT Erajaya Swasembada Tbk                                                                                              | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand deposits</i>                                                      |
| PT Jakarta International Hotels &<br>Development Tbk                                                                   | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand deposits</i>                                                      |
| PT Karya Megah Permai                                                                                                  | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand deposits</i>                                                      |
| PT Makmur Jaya Serasi                                                                                                  | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand deposits</i>                                                      |
| PT Tunas Satya Prakarsa                                                                                                | Afiliasi/ <i>Affiliate</i>                                       | Giro dan deposito berjangka/<br><i>Demand deposits and time deposits</i>          |
| PT Grahaputra Sentosa                                                                                                  | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand Deposits</i>                                                      |
| PT Artha Telekomindo                                                                                                   | Afiliasi/ <i>Affiliate</i>                                       | Giro dan deposito berjangka/<br><i>Demand deposits and time deposits</i>          |
| PT Danayasa Arthatama                                                                                                  | Afiliasi/ <i>Affiliate</i>                                       | Giro dan deposito berjangka/<br><i>Demand deposits and time deposits</i>          |
| PT Agung Sedayu                                                                                                        | Afiliasi/ <i>Affiliate</i>                                       | Giro dan deposito berjangka/<br><i>Demand deposits and time deposits</i>          |
| PT Agung Sedayu Permai                                                                                                 | Afiliasi/ <i>Affiliate</i>                                       | Giro dan deposito berjangka/<br><i>Demand deposits and time deposits</i>          |
| PT Multi Artha Pratama                                                                                                 | Afiliasi/ <i>Affiliate</i>                                       | Giro dan deposito berjangka/<br><i>Demand deposits and time deposits</i>          |
| PT Global Persada Inti                                                                                                 | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand Deposits</i>                                                      |
| PT Artha Propertindo Indonesia                                                                                         | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand Deposits</i>                                                      |
| PT Adinusa Puripratama                                                                                                 | Afiliasi/ <i>Affiliate</i>                                       | Giro dan deposito berjangka/<br><i>Demand deposits and time deposits</i>          |
| PT Harapan Sinar Sejahtera                                                                                             | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand Deposits</i>                                                      |
| PT Era Sukses Abadi                                                                                                    | Afiliasi/ <i>Affiliate</i>                                       | -                                                                                 |
| PT Catur Kusuma Abadi Sejahtera                                                                                        | Afiliasi/ <i>Affiliate</i>                                       | Giro dan deposito berjangka/<br><i>Demand deposits and time deposits</i>          |
| PT Gemilang Inti Persada                                                                                               | Afiliasi/ <i>Affiliate</i>                                       | -                                                                                 |
| PT Artha Graha Network                                                                                                 | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand Deposits</i>                                                      |
| PT Detik Amita Sakti                                                                                                   | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand Deposits</i>                                                      |
| PT Lava Pratama Indonesia                                                                                              | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand Deposits</i>                                                      |
| PT Lentera Duasatu Propertindo                                                                                         | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand Deposits</i>                                                      |
| PT Kharisma Arya Paksi                                                                                                 | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand Deposits</i>                                                      |
| PT Kresna Aji Sembada                                                                                                  | Afiliasi/ <i>Affiliate</i>                                       | Giro/ <i>Demand Deposits</i>                                                      |
| PT Artha Graha General Insurance                                                                                       | Afiliasi/ <i>Affiliate</i>                                       | Giro dan deposito berjangka/<br><i>Demand deposits and time deposits</i>          |
| PT Bangun Kosambi Sukses                                                                                               | Afiliasi/ <i>Affiliate</i>                                       | Giro dan deposito berjangka/<br><i>Demand deposits and time deposits</i>          |
| Yayasan Buddha Tzu Chi                                                                                                 | Afiliasi/ <i>Affiliate</i>                                       | Giro dan deposito berjangka/<br><i>Demand deposits and time deposits</i>          |
| Dewan Komisaris, Direksi dan Pejabat<br>Eksekutif/ <i>Board of Commissioners,<br/>Directors and Executive Officers</i> | Manajemen dan Karyawan Kunci/<br><i>Management and employees</i> | Giro, tabungan dan deposito berjangka/<br><i>Demand, saving and time deposits</i> |

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:

|                                                            | 2022             | 2021             |
|------------------------------------------------------------|------------------|------------------|
| <b>Komitmen:</b>                                           |                  |                  |
| Tagihan komitmen:                                          |                  |                  |
| Pembelian spot dan forward valuta asing                    | 31.168           | 301.426          |
| <br>Liabilitas komitmen:                                   |                  |                  |
| Fasilitas kredit yang belum digunakan                      | (649.478)        | (757.894)        |
| Penjualan spot dan forward valuta asing                    | (31.168)         | (301.426)        |
| L/C yang masih beredar                                     | (8.533)          | (17.282)         |
| Liabilitas komitmen – bersih                               | (658.011)        | (775.176)        |
| <br><b>Kontinjensi:</b>                                    |                  |                  |
| Tagihan kontinjensi:                                       |                  |                  |
| Pendapatan bunga dalam penyelesaian                        | 6.178            | 6.181            |
| <br>Liabilitas kontinjensi:                                |                  |                  |
| Garansi yang diterbitkan                                   | (30.733)         | (30.474)         |
| Setoran titipan                                            | (109.538)        | (91.037)         |
| Lain-lain                                                  | (117.482)        | (83.862)         |
| Liabilitas kontinjensi – bersih                            | (251.575)        | (199.192)        |
| <b>Jumlah liabilitas komitmen dan kontinjensi – bersih</b> | <b>(916.586)</b> | <b>(974.368)</b> |

Pada tanggal 31 Desember 2022 dan 2021, Bank memiliki saldo transaksi komitmen dan kontinjensi dengan pihak-pihak berelasi masing-masing sebesar RpNihil dan Rp21.750 (Catatan 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.

### 38. COMMITMENTS AND CONTINGENCIES

The summary of the Bank's commitments and contingencies at contractual amounts is as follows:

|                                                              |  |
|--------------------------------------------------------------|--|
| <b>Commitments:</b>                                          |  |
| Commitments receivables:                                     |  |
| Purchases of spot and forward foreign currency purchased     |  |
| <br>Commitments liabilities:                                 |  |
| Unused loan facilities                                       |  |
| Sale of spot and forward foreign currency                    |  |
| Outstanding irrevocable L/C                                  |  |
| Commitments liabilities – net                                |  |
| <br><b>Contingencies:</b>                                    |  |
| Contingent receivables:                                      |  |
| Past due interest revenues                                   |  |
| <br>Contingent liabilities:                                  |  |
| Guarantee issued                                             |  |
| Deposits                                                     |  |
| Others                                                       |  |
| Contingent liabilities – net                                 |  |
| <b>Total commitments and contingencies liabilities – net</b> |  |

As of December 31, 2022 and 2021, the Bank has commitments and contingencies transactions balances with related parties amounted to RpNil and Rp21,750 respectively (Note 37).

### 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.

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2022**  
**(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, 2022**  
**(Expressed in million Rupiah, unless otherwise specified)**

**40. POSISI DEvisa BERSIH (lanjutan)**

Pada tanggal 31 Desember 2022 dan 2021, PDN Bank adalah sebagai berikut:

| 2022                                                             |                  |                            |                                                                                      |                                                                         |
|------------------------------------------------------------------|------------------|----------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| Mata Uang                                                        | Aset/<br>Assets  | Liabilitas/<br>Liabilities | Posisi devisa<br>bersih (nilai<br>absolut)/Net open<br>position (absolute<br>amount) | Currency                                                                |
| Keseluruhan (laporan posisi keuangan dan rekening administratif) |                  |                            |                                                                                      | Aggregate (statement of financial position and administrative accounts) |
| Dolar Amerika Serikat                                            | 1.568.818        | 1.575.426                  | 6.608                                                                                | United States Dollar                                                    |
| Dolar Singapura                                                  | 92.954           | 90.991                     | 1.963                                                                                | Singapore Dollar                                                        |
| Poundsterling Inggris                                            | 5.067            | 11                         | 5.056                                                                                | Great Britain Poundsterling                                             |
| Dolar Australia                                                  | 2.540            | -                          | 2.540                                                                                | Australian Dollar                                                       |
| Yen Jepang                                                       | 6.627            | 770                        | 5.857                                                                                | Japanese Yen                                                            |
| Dolar Hong Kong                                                  | 711              | -                          | 711                                                                                  | Hong Kong Dollar                                                        |
| Yuan China                                                       | 1.375            | -                          | 1.375                                                                                | China Yuan                                                              |
| Euro Eropa                                                       | 6.723            | 451                        | 6.272                                                                                | European Euro                                                           |
| <b>Jumlah</b>                                                    | <b>1.684.815</b> | <b>1.667.649</b>           | <b>30.382</b>                                                                        | <b>Total</b>                                                            |
| <b>Modal</b>                                                     |                  |                            | <b>3.707.708</b>                                                                     | <b>Capital</b>                                                          |
| <b>Rasio posisi devisa bersih</b>                                |                  |                            | <b>0,82%</b>                                                                         | <b>Net open position ratio</b>                                          |

| 2021                                                             |                  |                            |                                                                                      |                                                                         |
|------------------------------------------------------------------|------------------|----------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| Mata Uang                                                        | Aset/<br>Assets  | Liabilitas/<br>Liabilities | Posisi devisa<br>bersih (nilai<br>absolut)/Net open<br>position (absolute<br>amount) | Currency                                                                |
| 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>                                          |

**41. INFORMASI SEGMENT USAHA**

**Segmen operasi**

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".

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 2022 dan 2021.

**41. OPERATING SEGMENT INFORMATION**

**Operating segment**

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".

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, 2022 and 2021.

#### 41. INFORMASI SEGMENT USAHA (lanjutan)

##### Segmen operasi (lanjutan)

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, 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.

| 2022                              |                          |                          |                              |                      |                                                                    |
|-----------------------------------|--------------------------|--------------------------|------------------------------|----------------------|--------------------------------------------------------------------|
|                                   | Produktif/<br>Productive | Konsumtif/<br>Consumer   | Treasuri/<br>Treasury        | Lain-lain/<br>Others | Jumlah/<br>Total                                                   |
| Pendapatan bunga                  | 878.927                  | 185.167                  | 377.883                      | -                    | 1.441.977                                                          |
| Jumlah aset                       | 7.476.792                | 2.752.978                | 10.691.817                   | 4.516.046            | 25.437.633                                                         |
| Cadangan kerugian penurunan nilai | (440.268)                | (84.319)                 | (1.602)                      | (241.839)            | (768.028)                                                          |
|                                   |                          |                          |                              |                      | Interest income<br>Total assets<br>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                       | (391.573)                | (47.936)                 | (12.053)                     | (39.782)             | (491.344)                                                          |
| Jumlah liabilitas                 | 11.965.687               | 6.757.738                | 1.601.653                    | 1.108.185            | 21.433.263                                                         |
|                                   |                          |                          |                              |                      | Interest expenses<br>Total liabilities                             |
| 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                                                          |
| Jumlah aset                       | 8.476.965                | 3.003.008                | 10.027.755                   | 4.620.092            | 26.127.820                                                         |
| Cadangan kerugian penurunan nilai | (623.309)                | (39.759)                 | (1.544)                      | (372.377)            | (1.036.989)                                                        |
|                                   |                          |                          |                              |                      | Interest income<br>Total assets<br>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)                                                          |
| Jumlah liabilitas                 | 13.604.596               | 5.804.329                | 1.597.031                    | 1.167.915            | 22.173.871                                                         |
|                                   |                          |                          |                              |                      | Interest expenses<br>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:

| 2022                                     |                     |               |                       |                       |                           |                   |                                                                                                                                                                                                                   |
|------------------------------------------|---------------------|---------------|-----------------------|-----------------------|---------------------------|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Keterangan                               | Jakarta/<br>Jakarta | Jawa/<br>Java | Sumatera/<br>Sumatera | Sulawesi/<br>Sulawesi | Kalimantan/<br>Kalimantan | Lainnya/<br>Other | Jumlah/<br>Total                                                                                                                                                                                                  |
| Pendapatan:                              |                     |               |                       |                       |                           |                   |                                                                                                                                                                                                                   |
| Pendapatan bunga dan operasional lainnya | 1.403.478           | 49.726        | 68.894                | 40.699                | 26.110                    | 20.191            | 1.609.098                                                                                                                                                                                                         |
| Beban:                                   |                     |               |                       |                       |                           |                   |                                                                                                                                                                                                                   |
| Beban bunga dan operasional lainnya      | (1.244.368)         | (81.359)      | (126.955)             | (50.826)              | (16.356)                  | (26.223)          | (1.546.087)                                                                                                                                                                                                       |
| Laba (rugi) operasional                  | 159.110             | (31.633)      | (58.061)              | (10.127)              | 9.754                     | (6.032)           | 63.011                                                                                                                                                                                                            |
| Laba (rugi) tahun berjalan               | (22.935)            | 30.369        | 31.159                | 2.887                 | 9.064                     | 4.453             | 54.997                                                                                                                                                                                                            |
| Jumlah aset                              | 20.463.950          | 1.833.588     | 1.985.753             | 612.276               | 122.998                   | 419.068           | 25.437.633                                                                                                                                                                                                        |
|                                          |                     |               |                       |                       |                           |                   | Description<br>Income:<br>Interest income and other operating income<br>Expenses:<br>Interest and other operating expenses<br>Profit (loss) from operations<br>Profit (loss) for the current year<br>Total assets |

#### 41. OPERATING SEGMENT INFORMATION (continued)

##### Operating segment (continued)

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 non-profit generating divisions in the Bank.

##### 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:



**41. INFORMASI SEGMENT USAHA (lanjutan)**

**Segmen Geografis (lanjutan)**

Berikut ini adalah informasi segmen berdasarkan segmen geografis: (lanjutan)

| Keterangan                               | 2021                |               |                       |                       |                           |                   |                  | Description                                |
|------------------------------------------|---------------------|---------------|-----------------------|-----------------------|---------------------------|-------------------|------------------|--------------------------------------------|
|                                          | Jakarta/<br>Jakarta | Jawa/<br>Java | Sumatera/<br>Sumatera | Sulawesi/<br>Sulawesi | Kalimantan/<br>Kalimantan | Lainnya/<br>Other | Jumlah/<br>Total |                                            |
| 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 (rugi) operasional                  | (48.927)            | (100.256)     | (70.387)              | (2.525)               | 27.391                    | (9.207)           | (203.911)        | Profit (loss) from operations              |
| Laba (rugi) tahun berjalan               | (248.054)           | (21.359)      | 52.508                | 21.309                | 24.769                    | 2.764             | (168.063)        | Profit (loss) 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                               |

**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 membebaskan 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.

**41. OPERATING SEGMENT INFORMATION (continued)**

**Geographical Segment (continued)**

The following is segment information based on geographic segments: (continued)

**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.

**42. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM (lanjutan)**

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.

Tingkat suku bunga penjaminan LPS untuk simpanan dalam Rupiah dan Dolar Amerika Serikat masing-masing sebesar 3,75% dan 1,75% pada tanggal 31 Desember 2022 dan sebesar 3,5% dan 0,25% pada tanggal 31 Desember 2021.

Beban premi penjaminan yang dibayar kepada LPS untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp42.919 dan Rp52.215 (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.

**42. GOVERNMENT GUARANTEE ON OBLIGATIONS PAYMENT OF COMMERCIAL BANKS (continued)**

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.

DIC interest rate for deposits in Rupiah and United States Dollar amounted to 3.75% and 1.75% December 31, 2022 and 3.5% and 0.25% as of December 31, 2021 respectively.

Insurance premium expense paid to DIC for the years ended December 31, 2022 and 2021 amounted to Rp42,919 and Rp52,215 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.

**43. MANAJEMEN RISIKO (lanjutan)**

**I. Kerangka manajemen risiko (lanjutan)**

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.
- 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 Risk Management.

**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.

**43. RISK MANAGEMENT (continued)**

**I. Risk management framework (continued)**

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.
- 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), and the Directorate of Risk Management

**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.

**43. MANAJEMEN RISIKO (lanjutan)**

**I. Kerangka manajemen risiko (lanjutan)**

**2. Kecukupan kebijakan dan prosedur manajemen risiko serta penetapan limit risiko (lanjutan)**

- Dalam menetapkan kebijakan dan prosedur manajemen risiko, Bank menetapkan limit risiko yang telah diusulkan oleh unit-unit kerja operasional dan disampaikan kepada Direktorat *Risk Management* 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.

**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 *Risk Management* 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 *Risk Management*, 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.

**43. RISK MANAGEMENT (continued)**

**I. Risk management framework (continued)**

**2. Adequacy of risk management policies and procedures and determination of risk limits (continued)**

- 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.

**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.

**43. MANAJEMEN RISIKO (lanjutan)**

**I. Kerangka manajemen risiko (lanjutan)**

**3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko (lanjutan)**

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 *Business Banking* : 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 *Risk Management* dilibatkan dalam siklus proses aktivitas *front office*, dengan cara:

- 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.

**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 (continued)**

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 Business Banking* : 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:

- 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.

**43. MANAJEMEN RISIKO (lanjutan)**

**I. Kerangka manajemen risiko (lanjutan)**

**3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko (lanjutan)**

*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 *Risk Management*
  - 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;
- 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 *Risk Management*
  - 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;

**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 (continued)**

*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;
- 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;

**43. MANAJEMEN RISIKO (lanjutan)**

**I. Kerangka manajemen risiko (lanjutan)**

**3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko (lanjutan)**

- 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.
- Direktorat *Risk Management* 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.

**3. 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.

**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 (continued)**

- 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.
- 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.



**43. MANAJEMEN RISIKO (lanjutan)**

**I. Kerangka manajemen risiko (lanjutan)**

**3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko (lanjutan)**

- b. Pengawasan melekat oleh Direktorat *Risk Management* untuk pengawasan kepatuhan Bank terhadap ketentuan eksternal Bank.
- c. Direktorat *Risk Management* 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 direvisi 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.

**II. Struktur organisasi**

Sebagaimana telah dijelaskan sebelumnya, pengelolaan manajemen risiko di tingkat Direksi secara khusus menjadi tanggung jawab Direktorat *Risk Management* yang berada di bawah Direktur *Risk Management & Compliance*. Direktorat *Risk Management* dibagi menjadi 2 Sub Direktorat, yaitu Sub Direktorat *Risk & Policy* yang beranggotakan 11 orang dan Sub Direktorat *Credit Risk & Compliance* yang beranggotakan 9 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 strategis, risiko kepatuhan, dan risiko reputasi.

**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 (continued)**

- b. Inherent supervision by the Directorate of *Risk Management* for monitoring the Bank's compliance with the Bank's external regulation.
- 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".

**II. Organizational structure**

As previously explained, the management of risk management at the Board of Directors level is specifically the responsibility of the *Risk Management Directorate* which is under the Director of *Risk Management & Compliance*. The *Risk Management Directorate* is divided into 2 Sub Directorates, namely the *Risk & Policy Sub Directorate* which has 11 members and the *Credit Risk & Compliance Sub Directorate* which has 9 members.

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.

43. MANAJEMEN RISIKO (lanjutan)

III. Profil risiko (lanjutan)

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.
- 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 ditetapkan 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.

43. RISK MANAGEMENT (continued)

III. Risk profile (continued)

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.
- 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.

43. MANAJEMEN RISIKO (lanjutan)

III. Profil risiko (lanjutan)

1. Risiko kredit (lanjutan)

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.

|                                                   | 2022              | 2021              |
|---------------------------------------------------|-------------------|-------------------|
| <b><u>Laporan posisi keuangan</u></b>             |                   |                   |
| Giro pada Bank Indonesia                          | 2.937.933         | 1.532.310         |
| Giro pada Bank lain                               | 375.403           | 720.754           |
| Penempatan pada Bank Indonesia dan Bank lain      | 1.378.005         | 1.973.527         |
| Efek-efek                                         | 4.045.694         | 2.840.391         |
| Efek-efek yang dibeli dengan janji dijual kembali | 1.678.796         | 2.700.351         |
| Tagihan derivatif                                 | 143               | 2.049             |
| Pendapatan bunga yang masih akan diterima         | 365.947           | 344.590           |
| Kredit yang diberikan                             | 10.229.770        | 11.479.972        |
| Tagihan akseptasi                                 | 277.445           | 259.917           |
| Penyertaan saham                                  | 6                 | 6                 |
| Aset lain-lain:                                   |                   |                   |
| Setoran jaminan dan tagihan                       | 581.389           | 193.111           |
| <b>Jumlah</b>                                     | <b>21.870.531</b> | <b>22.046.978</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 atau perlindungan kredit lainnya.

|                                       | 2022             | 2021             |
|---------------------------------------|------------------|------------------|
| <b><u>Rekening administrative</u></b> |                  |                  |
| Fasilitas kredit yang belum digunakan | (649.478)        | (757.894)        |
| Garansi yang diterbitkan              | (30.733)         | (30.474)         |
| L/C yang masih beredar                | (8.533)          | (17.282)         |
| <b>Jumlah</b>                         | <b>(688.744)</b> | <b>(805.650)</b> |

43. RISK MANAGEMENT (continued)

III. Risk profile (continued)

1. Credit risk (continued)

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.

|                                                |
|------------------------------------------------|
| <b><u>Statement of financial position</u></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><u>Administrative accounts</u></b> |
| Unused loan commitments               |
| Guarantee issued                      |
| Outstanding <i>irrevocable L/C</i>    |
| <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:

| 2022                                              |                           |                  |                                                                               |                                          |                                                   |                                                                                    |                   |                                                |
|---------------------------------------------------|---------------------------|------------------|-------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------------|------------------------------------------------------------------------------------|-------------------|------------------------------------------------|
|                                                   | Pemerintah/<br>Government | Bank/<br>Bank    | Lembaga<br>keuangan<br>bukan<br>bank/ Non<br>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                          | 2.937.933                 | -                | -                                                                             | -                                        | -                                                 | -                                                                                  | 2.937.933         | Current account with Bank Indonesia            |
| Giro pada bank lain                               | -                         | 375.403          | -                                                                             | -                                        | -                                                 | -                                                                                  | 375.403           | Current account with other bank                |
| Penempatan pada Bank Indonesia dan bank lain      | 1.378.005                 | -                | -                                                                             | -                                        | -                                                 | -                                                                                  | 1.378.005         | Placements with Bank Indonesia and other banks |
| Efek-efek                                         | 2.139.348                 | 157.000          | -                                                                             | -                                        | -                                                 | 1.749.346                                                                          | 4.045.694         | Marketable securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali | -                         | 1.678.796        | -                                                                             | -                                        | -                                                 | -                                                                                  | 1.678.796         | Securities purchased under agreement to resell |
| Tagihan derivatif                                 | -                         | 143              | -                                                                             | -                                        | -                                                 | -                                                                                  | 143               | Derivative receivables                         |
| Pendapatan bunga yang masih harus diterima        | -                         | -                | 94                                                                            | 5.433                                    | 43.647                                            | 316.773                                                                            | 365.947           | Accrued interest receivables                   |
| Kredit yang diberikan                             | -                         | -                | 16.835                                                                        | 1.321.928                                | 310.741                                           | 8.580.266                                                                          | 10.229.770        | Loans                                          |
| Tagihan akseptasi                                 | -                         | -                | -                                                                             | -                                        | -                                                 | 277.445                                                                            | 277.445           | Acceptance Receivables                         |
| Penyertaan saham                                  | -                         | -                | -                                                                             | -                                        | -                                                 | 6                                                                                  | 6                 | Investment in shares of stock                  |
| Aset lain-lain:                                   |                           |                  |                                                                               |                                          |                                                   |                                                                                    |                   | Other assets:                                  |
| Setoran jaminan dan tagihan                       | -                         | -                | -                                                                             | -                                        | -                                                 | 581.389                                                                            | 581.389           | Guarantee deposits and receivables             |
| <b>Jumlah</b>                                     | <b>6.455.286</b>          | <b>2.211.342</b> | <b>16.929</b>                                                                 | <b>1.327.361</b>                         | <b>354.388</b>                                    | <b>11.505.225</b>                                                                  | <b>21.870.531</b> | <b>Total</b>                                   |
| 2021                                              |                           |                  |                                                                               |                                          |                                                   |                                                                                    |                   |                                                |
|                                                   | Pemerintah/<br>Government | Bank/<br>Bank    | Lembaga<br>keuangan<br>bukan<br>bank/ Non<br>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         | Current account with Bank Indonesia            |
| Giro pada bank lain                               | -                         | 720.754          | -                                                                             | -                                        | -                                                 | -                                                                                  | 720.754           | Current account with other bank                |
| Penempatan pada Bank Indonesia dan bank lain      | 1.973.527                 | -                | -                                                                             | -                                        | -                                                 | -                                                                                  | 1.973.527         | Placements with Bank Indonesia and other banks |
| Efek-efek                                         | 1.423.567                 | 72.000           | -                                                                             | -                                        | -                                                 | 1.344.824                                                                          | 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 harus diterima        | -                         | -                | 104                                                                           | 5.677                                    | 65.693                                            | 273.116                                                                            | 344.590           | Accrued interest receivables                   |
| Kredit yang diberikan                             | -                         | -                | 21.422                                                                        | 1.130.704                                | 511.512                                           | 9.816.334                                                                          | 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                       | -                         | -                | -                                                                             | -                                        | -                                                 | 193.111                                                                            | 193.111           | Guarantee deposits and receivables             |
| <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> | <b>Total</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:

| 2022                                  |                           |               |                                                                |                                       |                                          |                                                                        |                  |
|---------------------------------------|---------------------------|---------------|----------------------------------------------------------------|---------------------------------------|------------------------------------------|------------------------------------------------------------------------|------------------|
|                                       | Pemerintah/<br>Government | Bank/<br>Bank | Lembaga keuangan bukan bank/<br>Non bank financial institution | Industri pengolahan/<br>Manufacturing | Jasa-jasa dunia usaha/<br>Trade services | Perusahaan lainnya dan perseorangan/<br>Other companies and individual | Jumlah/<br>Total |
| Fasilitas kredit yang belum digunakan | -                         | -             | 84.000                                                         | 182.808                               | 1.000                                    | 381.670                                                                | 649.478          |
| Garansi yang diterbitkan              | -                         | -             | -                                                              | -                                     | -                                        | 30.733                                                                 | 30.733           |
| L/C yang masih beredar                | -                         | -             | -                                                              | -                                     | -                                        | 8.533                                                                  | 8.533            |
| <b>Jumlah</b>                         | <b>-</b>                  | <b>-</b>      | <b>84.000</b>                                                  | <b>182.808</b>                        | <b>1.000</b>                             | <b>420.936</b>                                                         | <b>688.744</b>   |
| 2021                                  |                           |               |                                                                |                                       |                                          |                                                                        |                  |
|                                       | Pemerintah/<br>Government | Bank/<br>Bank | Lembaga keuangan bukan bank/<br>Non bank financial institution | Industri pengolahan/<br>Manufacturing | Jasa-jasa dunia usaha/<br>Trade services | Perusahaan lainnya dan perseorangan/<br>Other companies and individual | Jumlah/<br>Total |
| Fasilitas kredit yang belum digunakan | -                         | -             | 100.000                                                        | 308.537                               | -                                        | 349.357                                                                | 757.894          |
| Garansi yang diterbitkan              | 15.164                    | -             | -                                                              | 9.553                                 | 43                                       | 5.714                                                                  | 30.474           |
| L/C yang masih beredar                | -                         | -             | -                                                              | -                                     | -                                        | 17.282                                                                 | 17.282           |
| <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>   |

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan letak geografis adalah sebagai berikut:

The disclosure on the maximum credit risk concentration by geography is as follows:

| 2022                                              |                                         |                                      |                   |
|---------------------------------------------------|-----------------------------------------|--------------------------------------|-------------------|
|                                                   | DKI Jakarta/Special District of Jakarta | Luar DKI Jakarta/Outside DKI Jakarta | Jumlah/<br>Total  |
| <b>ASET</b>                                       |                                         |                                      |                   |
| Giro pada Bank Indonesia                          | 2.937.933                               | -                                    | 2.937.933         |
| Giro pada bank lain                               | 375.153                                 | 250                                  | 375.403           |
| Penempatan pada Bank Indonesia dan bank lain      | 1.378.005                               | -                                    | 1.378.005         |
| Efek-efek                                         | 4.045.694                               | -                                    | 4.045.694         |
| Efek-efek yang dibeli dengan janji dijual kembali | 1.678.796                               | -                                    | 1.678.796         |
| Tagihan derivatif                                 | 143                                     | -                                    | 143               |
| Pendapatan bunga yang masih akan diterima         | 357.095                                 | 8.852                                | 365.947           |
| Kredit yang diberikan                             | 8.503.567                               | 1.726.203                            | 10.229.770        |
| Tagihan akseptasi                                 | 277.445                                 | -                                    | 277.445           |
| Penyertaan saham                                  | 6                                       | -                                    | 6                 |
| Aset lain-lain:                                   |                                         |                                      |                   |
| Setoran jaminan dan tagihan                       | 514.111                                 | 67.278                               | 581.389           |
| <b>Jumlah Aset</b>                                | <b>20.067.948</b>                       | <b>1.802.583</b>                     | <b>21.870.531</b> |
| <b>ASSETS</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 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)**

|                                                   | 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>                            |

Eksposur risiko kredit atas rekening administratif adalah sebagai berikut:

Credit risk exposure in the administrative accounts are as follows:

|                                       | 2022                                       |                                          |                  |                             |
|---------------------------------------|--------------------------------------------|------------------------------------------|------------------|-----------------------------|
|                                       | DKI Jakarta/Special<br>District of Jakarta | Luar DKI Jakarta/<br>Outside DKI Jakarta | Jumlah/<br>Total |                             |
| Fasilitas kredit yang belum digunakan | 173.730                                    | 475.748                                  | 649.478          | Unused loan commitments     |
| L/C yang masih beredar                | 18.323                                     | 12.410                                   | 30.733           | Outstanding irrevocable L/C |
| Garansi yang diterbitkan              | 8.533                                      | -                                        | 8.533            | Guarantee issued            |
| <b>Jumlah</b>                         | <b>200.586</b>                             | <b>488.158</b>                           | <b>688.744</b>   | <b>Total</b>                |

|                                       | 2021                                       |                                          |                  |                             |
|---------------------------------------|--------------------------------------------|------------------------------------------|------------------|-----------------------------|
|                                       | DKI Jakarta/Special<br>District of Jakarta | Luar DKI Jakarta/<br>Outside DKI Jakarta | Jumlah/<br>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              | 18.858                                     | 11.616                                   | 30.474           | Guarantee issued            |
| <b>Jumlah</b>                         | <b>319.973</b>                             | <b>485.677</b>                           | <b>805.650</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:

|                             | 2022              |                | 2021              |                |                                  |
|-----------------------------|-------------------|----------------|-------------------|----------------|----------------------------------|
| Sektor Ekonomi              | Rp                | %              | Rp                | %              | Economic Sector                  |
| Industri                    | 1.321.927         | 12,92%         | 1.130.705         | 9,85%          | Industry                         |
| Restoran dan hotel          | 924.975           | 9,04%          | 1.027.291         | 8,95%          | Restaurant and hotel             |
| Konstruksi                  | 760.224           | 7,43%          | 1.138.407         | 9,92%          | Constructions                    |
| Transportasi dan komunikasi | 644.098           | 6,30%          | 775.674           | 6,76%          | Transportation and Communication |
| Pertanian dan pertambangan  | 548.550           | 5,36%          | 483.558           | 4,21%          | Agribusiness and Mining          |
| Perdagangan                 | 190.561           | 1,86%          | 452.423           | 3,94%          | Trading                          |
| Jasa                        | 3.755             | 0,04%          | 511.512           | 4,46%          | Services                         |
| Lainnya                     | 5.835.680         | 57,05%         | 5.960.402         | 51,91%         | Others                           |
| <b>Jumlah</b>               | <b>10.229.770</b> | <b>100,00%</b> | <b>11.479.972</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 | 2022              |                |
|------------------|-------------------|----------------|
|                  | Rp                | %              |
| Komersial        | 7.476.792         | 73,09%         |
| Konsumen         | 2.752.978         | 26,91%         |
| <b>Jumlah</b>    | <b>10.229.770</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 Mikro, Kecil, dan Menengah/UMKM), 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 | 2021              |                |
|-----------------------|-------------------|----------------|
|                       | Rp                | %              |
| Commercial            | 8.476.965         | 73,84%         |
| Consumer              | 3.003.007         | 26,16%         |
| <b>Total</b>          | <b>11.479.972</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/Micro, Small, and Medium Enterprise/MSMs), 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 Mikro, Kecil, dan Menengah/UMKM), 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/Micro, Small, and Medium Enterprise/MSMEs), 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 an 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 sebesar Rp736.931 (33,47%) dari Rp2.202.065 pada tanggal 31 Desember 2021 menjadi Rp1.465.134 pada tanggal 31 Desember 2022.

**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 of Rp736,931 (33.47%) from Rp2,202,065 as of December 31, 2021 to Rp1,465,134 as of December 31, 2022.

**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 2022 dan 2021:

Giro pada Bank Indonesia

|                 | 2022                                             |                                        |                  |
|-----------------|--------------------------------------------------|----------------------------------------|------------------|
|                 | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah          | 2.871.771                                        | -                                      | 2.871.771        |
| Mata uang asing | 66.162                                           | -                                      | 66.162           |
| <b>Jumlah</b>   | <b>2.937.933</b>                                 | <b>-</b>                               | <b>2.937.933</b> |

|                 | 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> |

Rupiah  
Foreign currency  
**Total**

Giro pada bank lain

|                                   | 2022                                             |                                        |                  |
|-----------------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                                   | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah                            | 155.436                                          | -                                      | 155.436          |
| Mata uang asing                   | 219.967                                          | -                                      | 219.967          |
| Jumlah                            | 375.403                                          | -                                      | 375.403          |
| Cadangan kerugian penurunan nilai | -                                                | (343)                                  | (343)            |
| <b>Jumlah – bersih</b>            | <b>375.403</b>                                   | <b>(343)</b>                           | <b>375.060</b>   |

|                                   | 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>   |

Rupiah  
Foreign currency  
Total  
Allowance for impairment losses  
**Total – net**

Rupiah  
Foreign currency  
Total  
Allowance for impairment losses  
**Total – net**

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

|                    | 2022                                             |                                        |                  |
|--------------------|--------------------------------------------------|----------------------------------------|------------------|
|                    | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah             |                                                  |                                        |                  |
| Deposit Facility   | 552.927                                          | -                                      | 552.927          |
| Bank Indonesia     |                                                  |                                        |                  |
| Mata uang asing    |                                                  |                                        |                  |
| Term Deposits Bank | 825.078                                          | -                                      | 825.078          |
| Indonesia          |                                                  |                                        |                  |
| <b>Jumlah</b>      | <b>1.378.005</b>                                 | <b>-</b>                               | <b>1.378.005</b> |

|                    | 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> |

Efek-efek

|                                       | 2022                                             |                                        |                  |
|---------------------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                                       | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Nilai wajar melalui komprehensif lain | 962.082                                          | -                                      | 962.082          |
| Biaya perolehan diamortisasi          | 3.083.612                                        | -                                      | 3.083.612        |
| Cadangan kerugian penurunan nilai     |                                                  | (548)                                  | (548)            |
| <b>Jumlah – bersih</b>                | <b>4.045.694</b>                                 | <b>(548)</b>                           | <b>4.045.146</b> |

|                                       | 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 penurunan nilai     | -                                                | (503)                                  | (503)            |
| <b>Jumlah – bersih</b>                | <b>2.840.391</b>                                 | <b>(503)</b>                           | <b>2.839.888</b> |

Efek-efek yang dibeli dengan janji dijual kembali

|                                   | 2022                                             |                                        |                  |
|-----------------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                                   | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah                            | 1.678.796                                        | -                                      | 1.678.796        |
| Cadangan kerugian penurunan nilai | -                                                | (1)                                    | (1)              |
| <b>Jumlah – bersih</b>            | <b>1.678.796</b>                                 | <b>(1)</b>                             | <b>1.678.795</b> |

|                                   | 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 penurunan nilai | -                                                | (1)                                    | (1)              |
| <b>Jumlah – bersih</b>            | <b>2.700.351</b>                                 | <b>(1)</b>                             | <b>2.700.350</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

|        | 2022                                             |                                        |                  |
|--------|--------------------------------------------------|----------------------------------------|------------------|
|        | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah | 143                                              | -                                      | 143              |

|        | 2021                                             |                                        |                  |
|--------|--------------------------------------------------|----------------------------------------|------------------|
|        | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah | 2.049                                            | -                                      | 2.049            |

Kredit yang diberikan

|                                        | 2022                                             |                                        |                  |
|----------------------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                                        | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Revolving loans                        | 1.917.014                                        | 378.695                                | 2.295.709        |
| Fixed loans                            | 2.492.361                                        | 2.184.730                              | 4.677.091        |
| Kredit kepemilikan rumah dan apartemen | 2.340.623                                        | 310.076                                | 2.650.699        |
| Kredit sindikasi                       | 353.041                                          | -                                      | 353.041          |
| Pinjaman rekening Koran                | 146.045                                          | 4.128                                  | 150.173          |
| Pinjaman karyawan                      | 42.190                                           | -                                      | 42.190           |
| Kredit usaha rakyat                    | 542                                              | -                                      | 542              |
| Kredit tanpa agunan                    | 18.729                                           | -                                      | 18.729           |
| Kredit pemilikan kios                  | 40.583                                           | 957                                    | 41.540           |
| Kredit pemilikan mobil                 | 56                                               | -                                      | 56               |
| Trust receipts                         | -                                                | -                                      | -                |
| Kredit wirasaha                        | -                                                | -                                      | -                |
| Jumlah                                 | 7.351.184                                        | 2.878.586                              | 10.229.770       |
| Cadangan kerugian penurunan nilai      | (89.011)                                         | (435.576)                              | (524.587)        |
| <b>Jumlah – bersih</b>                 | <b>7.262.173</b>                                 | <b>2.443.010</b>                       | <b>9.705.183</b> |

|                                        | 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> |

43. RISK MANAGEMENT (continued)

III. Risk profile (continued)

1. Credit risk (continued)

c. Concentration credit risk (continued)

Impairment assessment (continued)

Derivative Receivables

|        | 2022                                             |                                        |                  |
|--------|--------------------------------------------------|----------------------------------------|------------------|
|        | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah | 143                                              | -                                      | 143              |

|        | 2021                                             |                                        |                  |
|--------|--------------------------------------------------|----------------------------------------|------------------|
|        | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah | 2.049                                            | -                                      | 2.049            |

Loans

|                                       | 2022                                             |                                        |                  |
|---------------------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                                       | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Revolving loans                       | 1.917.014                                        | 378.695                                | 2.295.709        |
| Fixed loans                           | 2.492.361                                        | 2.184.730                              | 4.677.091        |
| Housing and apartment ownership loans | 2.340.623                                        | 310.076                                | 2.650.699        |
| Syndicated loans                      | 353.041                                          | -                                      | 353.041          |
| Overdraft                             | 146.045                                          | 4.128                                  | 150.173          |
| Employee loans                        | 42.190                                           | -                                      | 42.190           |
| Micro community commercial loans      | 542                                              | -                                      | 542              |
| Unsecured loans                       | 18.729                                           | -                                      | 18.729           |
| Kiosk loans                           | 40.583                                           | 957                                    | 41.540           |
| Car loans                             | 56                                               | -                                      | 56               |
| Trust receipts                        | -                                                | -                                      | -                |
| Entrepreneur loans                    | -                                                | -                                      | -                |
| Total                                 | 7.351.184                                        | 2.878.586                              | 10.229.770       |
| Allowance for impairment losses       | (89.011)                                         | (435.576)                              | (524.587)        |
| <b>Total - net</b>                    | <b>7.262.173</b>                                 | <b>2.443.010</b>                       | <b>9.705.183</b> |

|                                       | 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         |
| Housing and apartment ownership loans | 2.878.495                                        | 7.345                                  | 2.885.840         |
| Syndicated loans                      | 794.064                                          | -                                      | 794.064           |
| Overdraft                             | 118.882                                          | 21.052                                 | 139.934           |
| Employee loans                        | 46.574                                           | -                                      | 46.574            |
| Micro community commercial loans      | 50.671                                           | -                                      | 50.671            |
| Unsecured loans                       | 21.734                                           | -                                      | 21.734            |
| Kiosk loans                           | 47.964                                           | 957                                    | 48.921            |
| Car loans                             | 136                                              | -                                      | 136               |
| Trust receipts                        | -                                                | -                                      | -                 |
| Entrepreneur loans                    | 9                                                | -                                      | 9                 |
| Total                                 | 9.472.776                                        | 2.007.196                              | 11.479.972        |
| Allowance for impairment losses       | (214.248)                                        | (448.820)                              | (663.068)         |
| <b>Total - net</b>                    | <b>9.258.528</b>                                 | <b>1.558.376</b>                       | <b>10.816.904</b> |

43. MANAJEMEN RISIKO (lanjutan)

III. Profil risiko (lanjutan)

1. Risiko kredit (lanjutan)

Evaluasi penurunan nilai (lanjutan)

Tagihan akseptasi

|                                   | 2022                                                    |                                               |                         |
|-----------------------------------|---------------------------------------------------------|-----------------------------------------------|-------------------------|
|                                   | Tidak mengalami penurunan nilai/<br><i>Non impaired</i> | Mengalami penurunan nilai/<br><i>Impaired</i> | Jumlah/<br><i>Total</i> |
| Rupiah                            | 277.020                                                 | -                                             | 277.020                 |
| Mata uang asing                   | 425                                                     | -                                             | 425                     |
| Cadangan kerugian penurunan nilai | -                                                       | (710)                                         | (710)                   |
| <b>Jumlah – bersih</b>            | <b>277.445</b>                                          | <b>(710)</b>                                  | <b>276.735</b>          |
|                                   | 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>          |

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

|                                 | 2022                                                    |                                               |                         |
|---------------------------------|---------------------------------------------------------|-----------------------------------------------|-------------------------|
|                                 | Tidak mengalami penurunan nilai/<br><i>Non impaired</i> | Mengalami penurunan nilai/<br><i>Impaired</i> | Jumlah/<br><i>Total</i> |
| Rupiah                          | 277.020                                                 | -                                             | 277.020                 |
| Foreign currency                | 425                                                     | -                                             | 425                     |
| Allowance for impairment losses | -                                                       | (710)                                         | (710)                   |
| <b>Total – net</b>              | <b>277.445</b>                                          | <b>(710)</b>                                  | <b>276.735</b>          |
|                                 | 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>          |

The table below shows credit quality based on category of financial instruments:

| 2022                                              |                                                                                             |                                           |                                     |                                    |                                                                                             |                                               |                         |                                                |
|---------------------------------------------------|---------------------------------------------------------------------------------------------|-------------------------------------------|-------------------------------------|------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------------------|-------------------------|------------------------------------------------|
|                                                   | 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> |                                               |                         |                                                |
|                                                   | Tingkat tinggi/<br><i>High grade</i>                                                        | Tingkat standar/<br><i>Standard grade</i> | Tingkat rendah/<br><i>Low grade</i> | Tanpa peringkat/<br><i>Unrated</i> |                                                                                             | Mengalami penurunan nilai/<br><i>Impaired</i> | Jumlah/<br><i>Total</i> |                                                |
| <b>Aset Keuangan</b>                              |                                                                                             |                                           |                                     |                                    |                                                                                             |                                               |                         | <b>Financial Assets</b>                        |
| Giro pada Bank Indonesia                          | -                                                                                           | -                                         | -                                   | 2.937.933                          | -                                                                                           | -                                             | 2.937.933               | Current accounts with Bank Indonesia           |
| Giro pada bank lain                               | 375.403                                                                                     | -                                         | -                                   | -                                  | -                                                                                           | -                                             | 375.403                 | Current accounts with other banks              |
| Penempatan pada Bank Indonesia dan bank lain      | 1.378.005                                                                                   | -                                         | -                                   | -                                  | -                                                                                           | -                                             | 1.378.005               | Placements with Bank Indonesia and other banks |
| Efek-efek                                         | 4.045.694                                                                                   | -                                         | -                                   | -                                  | -                                                                                           | -                                             | 4.045.694               | Marketable securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 1.678.796                                                                                   | -                                         | -                                   | -                                  | -                                                                                           | -                                             | 1.678.796               | Securities purchased under agreement to resell |
| Tagihan derivatif                                 | -                                                                                           | -                                         | -                                   | 143                                | -                                                                                           | -                                             | 143                     | Derivative receivables                         |
| Pendapatan bunga yang masih akan diterima         | -                                                                                           | -                                         | -                                   | 365.947                            | -                                                                                           | -                                             | 365.947                 | Accrued interest receivables                   |
| Kredit yang diberikan                             | -                                                                                           | -                                         | -                                   | 10.136.587                         | 22.832                                                                                      | 70.351                                        | 10.229.770              | Loans                                          |
| Tagihan akseptasi                                 | -                                                                                           | -                                         | -                                   | 277.445                            | -                                                                                           | -                                             | 277.445                 | Acceptance receivables                         |
| Penyertaan saham                                  | -                                                                                           | -                                         | -                                   | 6                                  | -                                                                                           | -                                             | 6                       | Investment in shares of stock                  |
| Aset lain-lain:                                   |                                                                                             |                                           |                                     |                                    |                                                                                             |                                               |                         | Other assets:                                  |
| Setoran jaminan dan tagihan                       | -                                                                                           | -                                         | -                                   | 581.389                            | -                                                                                           | -                                             | 581.389                 | Guarantee deposits and receivables             |
| Jumlah                                            | 7.477.898                                                                                   | -                                         | -                                   | 14.299.450                         | 22.832                                                                                      | 70.351                                        | 21.870.531              | Total                                          |
| Cadangan kerugian penurunan nilai                 |                                                                                             |                                           |                                     |                                    |                                                                                             |                                               | (526.189)               | Allowance for impairment losses                |
| <b>Jumlah – bersih</b>                            |                                                                                             |                                           |                                     |                                    |                                                                                             |                                               | <b>21.344.342</b>       | <b>Total – net</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 2022 dan 2021: (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, 2022 and 2021: (continued)

Acceptance Receivables (continued)

The table below shows credit quality based on category of financial instruments: (continued)

| 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)**

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 ketidakterediaan 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 2022 dan 2021 adalah sebagai berikut:

| 2022                                 |                      |                                                       |                             |                             |
|--------------------------------------|----------------------|-------------------------------------------------------|-----------------------------|-----------------------------|
|                                      | <b>Jumlah/ Total</b> | <b>Kurang dari<br/>30 hari/ Less<br/>than 30 days</b> | <b>31-60 hari/<br/>days</b> | <b>61-90 hari/<br/>days</b> |
| Korporasi                            | -                    | -                                                     | -                           | -                           |
| Komersial/Usaha Kecil Menengah (UKM) | -                    | -                                                     | -                           | -                           |
| Konsumen                             | 22.832               | 112                                                   | 3.736                       | 18.984                      |
| <b>Jumlah</b>                        | <b>22.832</b>        | <b>112</b>                                            | <b>3.736</b>                | <b>18.984</b>               |

| 2021                                 |                      |                                                       |                             |                             |
|--------------------------------------|----------------------|-------------------------------------------------------|-----------------------------|-----------------------------|
|                                      | <b>Jumlah/ Total</b> | <b>Kurang dari<br/>30 hari/ Less<br/>than 30 days</b> | <b>31-60 hari/<br/>days</b> | <b>61-90 hari/<br/>days</b> |
| Korporasi                            | 67.525               | 783                                                   | -                           | 66.742                      |
| Komersial/Usaha Kecil Menengah (UKM) | 30.870               | 225                                                   | 302                         | 30.343                      |
| Konsumen                             | 98.395               | 1.008                                                 | 302                         | 97.085                      |

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, 2022 and 2021 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 2022 dan 2021 adalah sebagai berikut:

|                                                   | 2022              |                                            | 2021              |                                            |                                                |
|---------------------------------------------------|-------------------|--------------------------------------------|-------------------|--------------------------------------------|------------------------------------------------|
|                                                   | 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                               | 0,33%             | 0,01%                                      | 1,60%             | 0,02%                                      | Current account with other banks               |
| Penempatan pada Bank Indonesia dan bank lain      | 3,01%             | 1,75%                                      | 0,03%             | 0,00%                                      | Placements with Bank Indonesia and other banks |
| Efek-efek                                         | 6,00%             | 2,09%                                      | 6,34%             | 0,00%                                      | Marketable Securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 4,11%             | 0,00%                                      | 3,29%             | 0,00%                                      | Securities purchased under agreement to resale |
| Kredit yang diberikan                             | 11,15%            | 6,14%                                      | 14,08%            | 6,26%                                      | Loans                                          |
| <u>Liabilitas</u>                                 |                   |                                            |                   |                                            | <u>Liabilities</u>                             |
| Simpanan nasabah                                  |                   |                                            |                   |                                            | Deposits from customers                        |
| Giro                                              | 0,78%             | 0,06%                                      | 0,74%             | 0,19%                                      | Demand deposits                                |
| Tabungan                                          | 0,95%             | 0,00%                                      | 1,36%             | 0,00%                                      | Savings deposits                               |
| Deposito berjangka                                | 2,97%             | 0,48%                                      | 4,28%             | 0,80%                                      | Time deposits                                  |
| Simpanan dari bank lain                           |                   |                                            |                   |                                            | Deposits from Otherbanks                       |
| Deposito berjangka                                | 2,90%             | 0,00%                                      | 3,76%             | 0,00%                                      | Time deposits                                  |
| Deposito on call                                  | 0,00%             | 0,00%                                      | 0,00%             | 0,00%                                      | On call deposits                               |
| Giro                                              | 0,89%             | 0,00%                                      | 0,84%             | 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:

|                                                   | 2022             |                                                     |                                                                         |                                                                    |                                                                     |                                                |                                                |
|---------------------------------------------------|------------------|-----------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------|------------------------------------------------|
| 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<br>2 tahun/<br>1 year until 2<br>years | 2 tahun<br>sampai<br>dengan<br>5 tahun/<br>2 years until<br>5 years | Lebih dari<br>5 tahun/<br>More than<br>5 years | Descriptions                                   |
| Giro pada bank lain                               | 375.403          | 375.403                                             | -                                                                       | -                                                                  | -                                                                   | -                                              | Current accounts<br>With other banks           |
| Penempatan pada Bank Indonesia dan bank lain      | 1.378.005        | 1.378.005                                           | -                                                                       | -                                                                  | -                                                                   | -                                              | Placements with Bank Indonesia and other Banks |
| Efek-efek                                         | 4.045.694        | 632.832                                             | 567.317                                                                 | 908.673                                                            | 1.183.686                                                           | 753.186                                        | Marketable securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 1.678.796        | 1.527.913                                           | 150.883                                                                 | -                                                                  | -                                                                   | -                                              | Securities purchased under agreement to resale |
| Kredit yang diberikan                             | 10.229.770       | 861.103                                             | 1.935.069                                                               | 562.769                                                            | 2.794.947                                                           | 4.075.882                                      | Loans                                          |
| Jumlah aset keuangan                              | 17.707.668       | 4.775.256                                           | 2.653.269                                                               | 1.471.442                                                          | 3.978.633                                                           | 4.829.068                                      | Total financial assets                         |
| Simpanan nasabah                                  | 20.325.078       | 20.203.132                                          | 121.946                                                                 | -                                                                  | -                                                                   | -                                              | Deposits from Customers                        |
| Simpanan dari bank lain                           | 18.641           | 18.641                                              | -                                                                       | -                                                                  | -                                                                   | -                                              | Deposits from other banks                      |
| Pinjaman subordinasi                              | 200.000          | -                                                   | -                                                                       | -                                                                  | -                                                                   | 200.000                                        | Subordinated loan                              |
| Jumlah liabilitas keuangan                        | 20.543.719       | 20.221.773                                          | 121.946                                                                 | -                                                                  | -                                                                   | 200.000                                        | Total financial liabilities                    |
| Jumlah selisih penilaian bunga                    | (2.836.051)      | (15.446.517)                                        | 2.531.323                                                               | 1.471.442                                                          | 3.978.633                                                           | 4.629.068                                      | 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                                              | 2021               |                                                     |                                                                         |                                                                    |                                                                     |                                                | 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         | 1.973.527          | 1.973.527                                           | -                                                                       | -                                                                  | -                                                                   | -                                              | Placements with Bank<br>Indonesia and other<br>Banks |
| Efek-efek                                               | 2.840.391          | 997.720                                             | 253.886                                                                 | 208.086                                                            | 640.095                                                             | 740.604                                        | Marketable securities                                |
| Efek-efek yang dibeli<br>dengan janji dijual<br>kembali | 2.700.351          | 2.700.351                                           | -                                                                       | -                                                                  | -                                                                   | -                                              | Securities purchased under<br>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                                    | <b>19.714.995</b>  | <b>7.542.993</b>                                    | <b>2.298.731</b>                                                        | <b>1.088.988</b>                                                   | <b>2.920.978</b>                                                    | <b>5.863.305</b>                               | 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                                       | <b>21.224.073</b>  | <b>20.861.411</b>                                   | <b>162.662</b>                                                          | -                                                                  | -                                                                   | <b>200.000</b>                                 | Total financial liabilities                          |
| Jumlah selisih penilaian<br>bunga                       | <b>(1.509.078)</b> | <b>(13.318.418)</b>                                 | <b>2.136.069</b>                                                        | <b>1.088.988</b>                                                   | <b>2.920.978</b>                                                    | <b>5.663.305</b>                               | 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 |
| 2022  | 100<br>(100)                                                                               | (72.335,53)<br>72.335,53                                                                                                                                                                        |
| 2021  | 100<br>(100)                                                                               | (76.552,27)<br>76.552,27                                                                                                                                                                        |

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 |
| 2022 | 100<br>(100)                                                                               | 8.250,78<br>(8.250,78)                                                                                                                                                                          |
| 2021 | 100<br>(100)                                                                               | 3.848,18<br>(3.848,18)                                                                                                                                                                          |

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 review 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 2022 dan 2021, PDN Bank telah diungkapkan dalam Catatan 40.

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. Standardization 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 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 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, 2022 and 2021, the Bank's NOP has been disclosed in Note 40.



**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 2022 dan 2021. Termasuk didalamnya adalah instrumen keuangan pada nilai tercatat, dikategorikan berdasarkan jenis mata uang:

|                                              | 2022                                           |                              |                                      |                                       |                      |                  |
|----------------------------------------------|------------------------------------------------|------------------------------|--------------------------------------|---------------------------------------|----------------------|------------------|
|                                              | 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                                          | 19.054                                         | 1.079                        | 7.282                                | 1.711                                 | 2.567                | 31.693           |
| Giro pada Bank Indonesia                     | 66.162                                         | -                            | -                                    | -                                     | -                    | 66.162           |
| Giro pada bank lain                          | 136.205                                        | 5.661                        | 65.919                               | 968                                   | 10.036               | 218.789          |
| Penempatan pada Bank Indonesia dan bank lain | 825.078                                        | -                            | -                                    | -                                     | -                    | 825.078          |
| Efek-efek                                    | 79.681                                         | -                            | -                                    | -                                     | -                    | 79.681           |
| Pendapatan bunga yang masih akan diterima    | 3.930                                          | -                            | 54                                   | -                                     | -                    | 3.984            |
| Kredit yang diberikan                        | 454.512                                        | -                            | 19.923                               | -                                     | -                    | 474.435          |
| Aset lain-lain                               | (31.429)                                       | (11)                         | (448)                                | -                                     | (11)                 | (31.899)         |
| <b>Jumlah</b>                                | <b>1.553.193</b>                               | <b>6.729</b>                 | <b>92.730</b>                        | <b>2.679</b>                          | <b>12.592</b>        | <b>1.667.923</b> |
| <b>Liabilitas</b>                            |                                                |                              |                                      |                                       |                      |                  |
| Liabilitas segera                            | 119                                            | -                            | -                                    | -                                     | -                    | 119              |
| Simpanan nasabah                             | 1.549.722                                      | 15                           | 90.777                               | -                                     | 770                  | 1.641.284        |
| Bunga masih harus dibayar                    | 1.165                                          | -                            | (13)                                 | -                                     | -                    | 1.152            |
| Beban akrual dan liabilitas lain-lain        | 987                                            | 370                          | -                                    | -                                     | -                    | 1.357            |
| <b>Jumlah</b>                                | <b>1.551.993</b>                               | <b>385</b>                   | <b>90.764</b>                        | <b>-</b>                              | <b>770</b>           | <b>1.643.912</b> |
| <b>Laporan posisi keuangan – bersih</b>      | <b>1.200</b>                                   | <b>6.344</b>                 | <b>1.966</b>                         | <b>2.679</b>                          | <b>11.822</b>        | <b>24.011</b>    |

|                                              | 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> |

**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, 2022 and 2021. 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 |
| Marketable securities                         |
| 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> |

**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 nilai tukar (lanjutan)**

**Foreign exchange risk (continued)**

Tabel dibawah ini mengikhtisarkan eksposur Bank atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2022 dan 2021. Termasuk didalamnya adalah instrumen keuangan pada nilai tercatat, dikategorikan berdasarkan jenis mata uang: (lanjutan)

The table below summarises exposure to foreign currency exchange rate risk as of December 31, 2022 and 2021. Included in the table are financial instruments at carrying amounts, categorized by currencies: (continued)

|                                         | 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>Liabilitas</b>                       |                                                |                              |                                      |                                       |                      | <b>Liabilities</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                                         |
| Jumlah                                  | 1.017.541                                      | 224                          | 142.071                              | -                                     | 810                  | 1.160.646                                     |
| <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>                                |
|                                         |                                                |                              |                                      |                                       |                      | <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 2022 dan 2021 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, 2022 and 2021 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).

|                       | 2022                                                                               |                                                                        |                             |
|-----------------------|------------------------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------|
|                       | Kenaikan/<br>(penurunan) dalam basis poin/<br>Increase/ (decrease) in basis points | Sensitivitas dalam laporan laba rugi/<br>Sensitivity of profit or loss |                             |
| <b>Mata uang</b>      |                                                                                    |                                                                        | <b>Currency</b>             |
| Dolar Amerika Serikat | 10/(10)                                                                            | (6,40)/6,40                                                            | United States Dollar        |
| Poundsterling Inggris | 10/(10)                                                                            | 5,06/(5,06)                                                            | Great Britain Poundsterling |
| Euro Eropa            | 10/(10)                                                                            | 6,28/(6,28)                                                            | European Euro               |

43. MANAJEMEN RISIKO (lanjutan)

III. Profil risiko (lanjutan)

2. Risiko pasar (lanjutan)

Risiko nilai tukar (lanjutan)

|                       | 2021                                                                                     |
|-----------------------|------------------------------------------------------------------------------------------|
|                       | 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 depasan 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)

|  | 2021                                                                         |                             |
|--|------------------------------------------------------------------------------|-----------------------------|
|  | Sensitivitas dalam<br>laporan laba rugi/<br>Sensitivity of profit or<br>loss | Currency                    |
|  | (18,29)/18,29                                                                | United States Dollar        |
|  | 12,94/(12,94)                                                                | Great Britain Poundsterling |
|  | 4,58/(4,58)                                                                  | 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.

**43. MANAJEMEN RISIKO (lanjutan)**

**43. RISK MANAGEMENT (continued)**

**III. Profil risiko (lanjutan)**

**III. Risk profile (continued)**

**3. Risiko likuiditas (lanjutan)**

**3. Liquidity risk (continued)**

|                                                   | 2022             |                                         |                                                          |                                                         |                                                        |                                                         |                                          |                                                |
|---------------------------------------------------|------------------|-----------------------------------------|----------------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------|
|                                                   | 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                                               | 290.754          | 290.754                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Cash                                           |
| Giro pada Bank Indonesia                          | 2.937.933        | 2.937.933                               | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Current accounts with Bank Indonesia           |
| Giro pada bank lain                               | 375.403          | 375.403                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Current accounts with other banks              |
| Penempatan pada Bank Indonesia dan bank lain      | 1.378.005        | 1.378.005                               | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Placements with Bank Indonesia and other banks |
| Efek-efek                                         | 4.045.694        | 3.897                                   | 255.886                                                  | 940.366                                                 | 908.673                                                | 1.183.686                                               | 753.186                                  | Marketable securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 1.678.796        | 1.527.913                               | -                                                        | 150.883                                                 | -                                                      | -                                                       | -                                        | Securities purchased under agreement to resell |
| Tagihan derivatif                                 | 143              | 143                                     | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Derivative receivables                         |
| Pendapatan bunga yang masih akan diterima         | 365.947          | 365.947                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Accrued interest receivables                   |
| Kredit yang diberikan                             | 10.229.770       | 193.613                                 | 202.052                                                  | 2.400.507                                               | 562.769                                                | 2.794.947                                               | 4.075.882                                | Loans                                          |
| Tagihan akseptasi                                 | 277.445          | 11.601                                  | 68.839                                                   | 197.005                                                 | -                                                      | -                                                       | -                                        | Acceptance receivables                         |
| Penyertaan saham                                  | 6                | -                                       | -                                                        | -                                                       | -                                                      | -                                                       | 6                                        | Investment in shares of stock                  |
| Aset lain-lain:                                   |                  |                                         |                                                          |                                                         |                                                        |                                                         |                                          | Other assets:                                  |
| Setoran jaminan dan tagihan                       | 581.389          | -                                       | -                                                        | -                                                       | 581.389                                                | -                                                       | -                                        | Guarantee deposits and receivables             |
| Jumlah                                            | 22.161.285       | 7.085.209                               | 526.777                                                  | 3.688.761                                               | 2.052.831                                              | 3.978.633                                               | 4.829.074                                | Total                                          |
| <b>Liabilitas</b>                                 |                  |                                         |                                                          |                                                         |                                                        |                                                         |                                          | <b>Liabilities</b>                             |
| Liabilitas segera                                 | 87.094           | 87.094                                  | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Obligations due immediately                    |
| Simpanan nasabah                                  | 20.325.078       | 18.322.258                              | 1.482.848                                                | 519.972                                                 | -                                                      | -                                                       | -                                        | Deposits from customers                        |
| Simpanan dari bank lain                           | 18.641           | 18.641                                  | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Deposits from other banks                      |
| Liabilitas derivatif                              | 33               | 33                                      | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Derivative payables                            |
| Liabilitas akseptasi                              | 277.445          | 11.601                                  | 68.839                                                   | 197.005                                                 | -                                                      | -                                                       | -                                        | Acceptance payables                            |
| Bunga masih harus dibayar                         | 18.438           | 18.438                                  | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Accrued interest payables                      |
| Beban akrual dan liabilitas lain-lain             | 371.658          | -                                       | -                                                        | -                                                       | -                                                      | -                                                       | 371.658                                  | Accrued expenses and other liabilities         |
| Jumlah                                            | 21.098.387       | 18.458.065                              | 1.551.687                                                | 716.977                                                 | -                                                      | -                                                       | 371.658                                  | Total                                          |
| <b>Aset (liabilitas) bersih</b>                   | <b>1.062.898</b> | <b>(11.372.856)</b>                     | <b>(1.024.910)</b>                                       | <b>2.971.784</b>                                        | <b>2.052.831</b>                                       | <b>3.978.633</b>                                        | <b>4.457.416</b>                         | <b>Net assets (liabilities)</b>                |

**43. MANAJEMEN RISIKO (lanjutan)**

**III. Profil risiko (lanjutan)**

**3. Risiko likuiditas (lanjutan)**

**43. RISK MANAGEMENT (continued)**

**III. Risk profile (continued)**

**3. Liquidity risk (continued)**

| 2021                                              |                     |                                         |                                                          |                                                         |                                                        |                                                         |                                          |                                                |  |  |  |  |  |  |  |
|---------------------------------------------------|---------------------|-----------------------------------------|----------------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------|--|--|--|--|--|--|--|
|                                                   |                     | 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 |                                                |  |  |  |  |  |  |  |
| <u>Aset</u>                                       | <u>Jumlah/Total</u> |                                         |                                                          |                                                         |                                                        |                                                         |                                          | <u>Assets</u>                                  |  |  |  |  |  |  |  |
| 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                                          |  |  |  |  |  |  |  |
| <u>Liabilitas</u>                                 |                     |                                         |                                                          |                                                         |                                                        |                                                         |                                          | <u>Liabilities</u>                             |  |  |  |  |  |  |  |
| 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>                |  |  |  |  |  |  |  |

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 Otoritas Jasa Keuangan Nomor 11/PJOK.03/2016 tentang Kewajiban Penyediaan Modal Bank Umum dan Surat Edaran Bank Indonesia No. 6/SEOJK.03/2020 tentang Perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional dengan menggunakan Standar bagi Bank Umum.

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 measured operational risk during the current year using the Basic Indicator Approach (BIA) method with reference to the Financial Services Authority Regulation Number 11/PJOK.03/2016 concerning Capital Adequacy Requirements for Commercial Banks and Bank Indonesia Circular Letter No. 6/SEOJK.03/2020 concerning Calculation of Risk-Weighted Assets (RWA) for Operational Risk using Standards for Commercial Banks.

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 (KPMM); 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 stratejik**

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik 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.

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. 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 2022 dan 2021, dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal ini.

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, 2022 and 2021, and not updated to reflect changes in market conditions which have occurred after this date

|                                                   | 2022                               |                            |                                                      |
|---------------------------------------------------|------------------------------------|----------------------------|------------------------------------------------------|
|                                                   | Nilai tercatat/<br>Carrying amount | Nilai wajar/<br>Fair value |                                                      |
| <b>Aset keuangan:</b>                             |                                    |                            | <b>Financial assets:</b>                             |
| Kas                                               | 290.754                            | 290.754                    | Cash                                                 |
| Giro pada Bank Indonesia                          | 2.937.933                          | 2.937.933                  | Current accounts with Bank Indonesia                 |
| Giro pada bank lain – neto                        | 375.060                            | 375.060                    | Current accounts with other banks – net              |
| Penempatan pada Bank Indonesia dan bank lain-neto | 1.378.005                          | 1.378.005                  | Placements with Bank Indonesia and other banks – net |
| Efek-efek – neto                                  | 4.045.146                          | 3.027.852                  | Marketable securities – net                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 1.678.795                          | 1.678.795                  | Securities purchased under agreement to resell       |
| Tagihan derivatif                                 | 143                                | 143                        | Derivative receivables                               |
| Pendapatan bunga yang masih akan diterima         | 365.947                            | 365.947                    | Accrued interest receivables                         |
| Kredit yang diberikan – neto                      | 9.705.183                          | 9.705.183                  | Loans – net                                          |
| Tagihan akseptasi                                 | 276.735                            | 276.735                    | Acceptance receivables                               |
| Penyertaan saham                                  | 6                                  | 6                          | Investment in shares of stock                        |
| Aset lain-lain:                                   |                                    |                            | Other assets:                                        |
| Setoran jaminan dan tagihan                       | 589.830                            | 589.830                    | Guarantee deposits and receivables                   |
| <b>Jumlah aset keuangan</b>                       | <b>21.643.537</b>                  | <b>20.626.243</b>          | <b>Total financial assets</b>                        |

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 2022 dan 2021, dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal ini. (lanjutan)

|                                       | 2022                               |                            |
|---------------------------------------|------------------------------------|----------------------------|
|                                       | Nilai tercatat/<br>Carrying amount | Nilai wajar/<br>Fair value |
| <b>Liabilitas keuangan:</b>           |                                    |                            |
| Liabilitas segera                     | 87.094                             | 87.094                     |
| Simpanan nasabah                      | 20.325.078                         | 20.325.078                 |
| Simpanan dari bank lain               | 18.641                             | 18.641                     |
| Liabilitas derivatif                  | 33                                 | 33                         |
| Liabilitas akseptasi                  | 277.445                            | 277.445                    |
| Bunga masih harus dibayar             | 18.438                             | 18.438                     |
| Beban akrual dan liabilitas lain-lain | 371.658                            | 371.658                    |
| Pinjaman subordinasi                  | 200.000                            | 200.000                    |
| <b>Jumlah liabilitas keuangan</b>     | <b>21.298.387</b>                  | <b>21.298.387</b>          |

|                                                   | 2021                               |                            |
|---------------------------------------------------|------------------------------------|----------------------------|
|                                                   | Nilai tercatat/<br>Carrying amount | Nilai wajar/<br>Fair value |
| <b>Aset keuangan:</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>          |

|                                       |                   |                   |
|---------------------------------------|-------------------|-------------------|
| <b>Liabilitas keuangan:</b>           |                   |                   |
| Liabilitas segera                     | 59.694            | 59.694            |
| Simpanan nasabah                      | 21.005.956        | 21.005.956        |
| Simpanan dari bank lain               | 18.117            | 18.117            |
| Liabilitas derivatif                  | 77                | 77                |
| Liabilitas akseptasi                  | 259.917           | 259.917           |
| Bunga masih harus dibayar             | 24.096            | 24.096            |
| Beban akrual dan liabilitas lain-lain | 440.374           | 440.374           |
| Pinjaman subordinasi                  | 200.000           | 200.000           |
| <b>Jumlah liabilitas keuangan</b>     | <b>22.008.231</b> | <b>22.008.231</b> |

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, 2022 and 2021, and not updated to reflect changes in market conditions which have occurred after this date. (continued)

|                                                      |  |
|------------------------------------------------------|--|
| <b>Financial liabilities:</b>                        |  |
| Obligations due immediately                          |  |
| Deposits from customers                              |  |
| Deposits from other banks                            |  |
| Derivative payables                                  |  |
| Acceptance payables                                  |  |
| Accrued interest payables                            |  |
| Accrued expenses and other liabilities               |  |
| Subordinated loan                                    |  |
| <b>Total financial liabilities</b>                   |  |
| <b>Financial assets:</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>                        |  |

|                                        |  |
|----------------------------------------|--|
| <b>Financial liabilities:</b>          |  |
| Obligations due immediately            |  |
| Deposits from customers                |  |
| Deposits from other banks              |  |
| Derivative payables                    |  |
| Acceptance payables                    |  |
| Accrued interest payables              |  |
| Accrued expenses and other liabilities |  |
| Subordinated loan                      |  |
| <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:

|                                            | 2022                              |                       |                       |                       |
|--------------------------------------------|-----------------------------------|-----------------------|-----------------------|-----------------------|
|                                            | 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             | 3.083.612                         | 3.083.612             | -                     | -                     |
| - Nilai wajar melalui<br>komprehensif lain | 962.082                           | 962.082               | -                     | -                     |
| Kredit yang diberikan                      | 9.705.183                         | -                     | -                     | 9.705.183             |
| <b>Jumlah</b>                              | <b>13.750.877</b>                 | <b>4.045.694</b>      | <b>-</b>              | <b>9.705.183</b>      |
| <b>Liabilitas keuangan</b>                 |                                   |                       |                       |                       |
| Nilai wajar melalui laba rugi:             |                                   |                       |                       |                       |
| - Liabilitas derivatif                     | 33                                | -                     | -                     | 33                    |
| - Pinjaman subordinasi                     | 200.000                           | -                     | -                     | 200.000               |
| <b>Jumlah</b>                              | <b>200.033</b>                    | <b>-</b>              | <b>-</b>              | <b>200.033</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 liabilities</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)

| 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>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>200.077</b>        |

#### 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 liabilities</b>                    |
| Fair value through profit or loss:              |
| Derivatives payable -                           |
| Subordinated loan -                             |
| <b>Total</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 2022 dan 2021 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 34/POJK.03/2016 tanggal 26 September 2016 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.

#### 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.

The Minimum Capital Adequacy Requirement (KPMM) on December 31, 2022 and 2021 is calculated based on the Financial Services Authority Regulation (POJK) No. 34/POJK.03/2016 dated September 26, 2016 concerning Minimum Capital Adequacy Requirements 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 2022 dan 2021 adalah sebagai berikut:

|                                                                                                   | 2022       | 2021       |                                                                       |
|---------------------------------------------------------------------------------------------------|------------|------------|-----------------------------------------------------------------------|
| Komponen modal                                                                                    |            |            | Capital component                                                     |
| Modal inti                                                                                        |            |            | Core capital                                                          |
| Modal inti utama (CET 1)                                                                          | 3.353.245  | 3.389.031  | Common equity tier (CET 1)                                            |
| Modal inti tambahan (AT 1)                                                                        | -          | -          | Additional tier (AT 1)                                                |
| Jumlah modal inti                                                                                 | 3.353.245  | 3.389.031  | Total core capital                                                    |
| Modal pelengkap                                                                                   | 354.463    | 364.551    | Supplementary capital                                                 |
| Jumlah modal (Catatan 40)                                                                         | 3.707.708  | 3.753.582  | Total capital (Note 40)                                               |
| Aset tertimbang menurut risiko untuk risiko kredit                                                | 13.797.985 | 14.902.176 | Risk weighted assets for credit risk                                  |
| Aset tertimbang menurut risiko untuk risiko operasional                                           | 1.764.312  | 1.881.945  | Risk weighted assets for operational risk                             |
| Aset tertimbang menurut risiko untuk risiko pasar                                                 | 346.212    | 454.877    | Risk weighted assets for market risk                                  |
| Rasio kewajiban penyediaan modal minimum untuk risiko kredit dan risiko operasional               | 23,82%     | 22,36%     | Capital adequacy ratio (CAR) with credit and operational risk         |
| Rasio kewajiban penyediaan modal minimum untuk risiko kredit, risiko operasional dan risiko pasar | 23,31%     | 21,77%     | Capital adequacy ratio (CAR) with credit, operational and market risk |
| Rasio KPMM                                                                                        |            |            | CAR ratio                                                             |
| Rasio CET 1                                                                                       | 21,08%     | 19,66%     | CET 1 ratio                                                           |
| Rasio AT 1                                                                                        | 0,00%      | 0,00%      | AT 1 ratio                                                            |
| Rasio AT 2                                                                                        | 2,23%      | 2,11%      | AT 2 ratio                                                            |
| Rasio Total                                                                                       | 23,31%     | 21,77%     | 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                                                            | 9,35%      | 9,36%      | 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, 2022 and 2021 are as follows:

#### 46. RASIO ASET PRODUKTIF TERHADAP JUMLAH ASET

Tabel berikut menyajikan rasio aset produktif sebelum dikurangi penyisihan kerugian terhadap jumlah aset:

|                                              | 2022          |
|----------------------------------------------|---------------|
| Giro pada Bank Indonesia dan bank lain       | 13,02%        |
| Penempatan pada Bank Indonesia dan bank lain | 5,42%         |
| Efek-efek                                    | 15,90%        |
| Kredit yang diberikan                        | 38,15%        |
| Penyertaan saham                             | 0,00%         |
| <b>Jumlah rasio aset produktif</b>           | <b>72,49%</b> |

#### 47. INFORMASI PENTING LAINNYA

|                                                                                     | 2022   |
|-------------------------------------------------------------------------------------|--------|
| Rasio aset tetap terhadap modal                                                     | 56,89% |
| Rasio kredit yang diberikan terhadap dana pihak ketiga (LDR)                        | 50,33% |
| Rasio kredit yang tergolong <i>non-performing loans</i> (NPL) terhadap total kredit | 0,41%  |
| Rasio beban operasional terhadap pendapatan operasional (BOPO)                      | 96,26% |
| Rasio aset produktif bermasalah terhadap total aset produktif                       | 1,55%  |
| Rasio laba setelah pajak terhadap rata-rata aset (ROA)                              | 0,25%  |
| Rasio laba setelah pajak terhadap rata-rata ekuitas (ROE)                           | 1,63%  |
| <i>Net Interest Margin</i> (NIM)                                                    | 4,79%  |

#### 46. EARNING ASSETS RATIO OF TOTAL ASSETS

The following table presents the ratio of productive assets before allowance for losses to total assets:

|                                                      | 2021          |
|------------------------------------------------------|---------------|
| Current accounts with Bank Indonesia and other banks | 8,62%         |
| Placements with Bank Indonesia and other banks       | 7,55%         |
| Marketable securities                                | 10,87%        |
| Loans                                                | 41,40%        |
| Investment in shares of stock                        | 0,00%         |
| <b>Total earning assets ratio</b>                    | <b>68,44%</b> |

#### 47. OTHER IMPORTANT INFORMATION

|                                                       | 2021    |
|-------------------------------------------------------|---------|
| Fixed assets to capital ratio                         | 57,00%  |
| Loan to deposit ratio (LDR)                           | 54,65%  |
| Non-performing loans (NPL) to total loans ratio       | 0,32%   |
| Operating expenses to operating income ratio          | 111,09% |
| Non-performing earning assets to earning assets ratio | 1,95%   |
| Return on assets (ROA) ratio                          | (0,73%) |
| Return on equity (ROE) ratio                          | (6,02%) |
| Net interest margin (NIM)                             | 3,62%   |

# 2022

LAPORAN TAHUNAN  
ANNUAL REPORT

**AGI** BANK  
ARTHA GRAHA  
INTERNASIONAL



PT Bank Artha Graha Internasional Tbk

Gedung Artha Graha  
Jln. Jenderal Sudirman Kav. 52-53  
Jakarta 12190  
T. +62 21 515 2168  
F. +62 21 515 3892  
Graha Call 0800-191-8880  
[www.arthagraha.com](http://www.arthagraha.com)

