

# Memperkuat Kolaborasi Menghadirkan Solusi



berbakti bagi negeri



# Sanggahan dan Batasan Tanggung Jawab

## *Disclaimers and Limitation of Liability*

Laporan Tahunan 2023 PT Bank Artha Graha Internasional Tbk ini disusun untuk memenuhi ketentuan pelaporan hasil kinerja Bank periode 1 Januari sampai dengan 31 Desember 2023 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/>.

*The 2023 Annual Report of PT Bank Artha Graha Internasional Tbk is prepared to comply with the provisions of reporting the Bank's performance results for the period January 1 to December 31, 2023 to the Regulator in accordance with the provisions of the Financial Services Authority Regulation No. 29/POJK.04/2016 concerning Annual Reports of Issuers or Public Companies. Meanwhile, the content of this report is adjusted to the criteria contained in the Circular Letter of the Financial Services Authority No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports and Circular Letter of the Financial Services Authority No. 16/SEOJK.04/2021 concerning the Form and Content of the Annual Report of Issuers or Public Companies.*

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

*This Annual Report contains the words "Bank Artha Graha Internasional" and "Bank" which are defined as PT Bank Artha Graha Internasional Tbk which carries out business activities in the field of banking services. Mention of 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 prepared in two languages, Indonesian and English. In addition to the printed edition, similar reports can be accessed via the Bank's official website <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.

## NOTIFICATION OF TABLES AND GRAPHS

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



## Penjelasan Tema

*Theme Explanation*

2023

## Memperkuat Kolaborasi Menghadirkan Solusi

*Strengthening Collaboration  
to Deliver Solutions*



Untuk mengakselerasi pertumbuhan bisnis, Bank Artha Graha Internasional (BAGI) memperkuat sinergi dan kolaborasi, baik internal maupun eksternal. Hal tersebut dimaksudkan agar BAGI dapat memberikan solusi yang tepat sesuai kebutuhan nasabah yang semakin beragam. BAGI fokus dalam pengembangan layanan perbankan yang inklusif dan pengembangan *digital banking* sebagai upaya untuk meningkatkan daya saing Bank di tengah tingkat kompetisi yang semakin meningkat.

*To accelerate business growth, Bank Artha Graha Internasional (BAGI) is strengthening synergy and collaboration, both internal and external. This is intended so that BAGI can provide the right solutions according to the increasingly diverse needs of customers. BAGI focuses on developing inclusive banking services and digital banking development as an effort to increase the Bank's competitiveness amidst the increasing level of competition.*

## Kesinambungan Tema

Theme Continuity



2022

### 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.*



2021

### 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.*





2020

## 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.*



2019

## 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.*



## Pencapaian Penting 2023

### Significant Achievements in 2023

Di tengah berbagai tantangan yang dihadapi sepanjang tahun 2023, 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 2023, Bank Artha Graha Internasional was still able to record good performance. The Bank managed to achieve a number of positive results.*



Rp **11,64**  
triliun/trillion

**Kredit Bersih yang diberikan Bank Artha Graha Internasional tahun 2023 mencapai Rp11,64 triliun.**

*Net Credit provided by Bank Artha Graha Internasional in 2023 reach IDR11.64 trillion.*



Rp **20,63**  
triliun/trillion

**Dana pihak ketiga yang dihimpun Bank Artha Graha Internasional tahun 2023 mencapai Rp20,63 triliun.**

*Third-party funds collected by Bank Artha Graha Internasional in 2023 reach IDR20.63 trillion.*



Rp **26,10**  
triliun/trillion

**Total aset Bank Artha Graha Internasional tahun 2023 mencapai Rp26,10 triliun.**

*The total assets of Bank Artha Graha Internasional in 2023 reach IDR26.10 trillion.*



Rp **4,17**  
triliun/trillion

**Total ekuitas Bank Artha Graha Internasional tahun 2023 mencapai Rp4,17 triliun, meningkat 4,16% dari tahun sebelumnya Rp4,00 triliun.**

*The total equity of Bank Artha Graha Internasional in 2023 reached IDR4.17 trillion, an increase of 4.16% from the previous year IDR4.00 trillion.*





Rp **146,75**  
miliar/billion

Tahun 2023, Bank Artha Graha Internasional membukukan laba bersih sebesar Rp146,75 miliar, meningkat signifikan dari tahun sebelumnya sebesar Rp54,99 miliar.

*In 2023, Bank Artha Graha Internasional posted a net profit of IDR146.75 billion, a significant increase from the previous year IDR54.99 billion.*



Rp **1,48**  
triliun/trillion

Pendapatan bunga Bank Artha Graha Internasional tahun 2023 naik 2,97% menjadi Rp1,48 triliun.

*Bank Artha Graha Internasional interest income in 2023 increased by 2.97% to IDR1.48 trillion.*



**0,60 %**

Return on Asset Bank Artha Graha Internasional tahun 2023 meningkat menjadi 0,60 dari tahun sebelumnya.

*Return on Assets of Bank Artha Graha Internasional in 2023 increased to 0.60% from the previous year.*



**4,24 %**

Return on Equity Bank Artha Graha Internasional tahun 2023 meningkat menjadi 4,24% dari tahun sebelumnya 1,63%.

*Return on Equity of Bank Artha Graha Internasional in 2023 increased to 4.24% from 1.63% in the previous year.*



**90,11 %**

Tahun 2023 Bank Artha Graha Internasional dapat beroperasi lebih efisien yang tercermin dari rasio BOPO yang turun menjadi 90,11% dari 96,26% di tahun 2022.

*In 2023 Bank Artha Graha Internasional can operate more efficiently as reflected in the BOPO ratio which fell to 90.11% from 96.26% in 2022.*



## Jejak Langkah Milestone



2020

19 Mei / May 19

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 Pemindah bukuan, 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.*

12 Desember / December 12

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.*

2021

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

Bursa Berjangka Jakarta (BBJ) dan Kliring Berjangka Indonesia (KBI) bekerja sama dengan Bank Artha Graha Internasional sebagai Official Bank Partner yang menyediakan layanan teknologi keuangan dan sistem pembayaran dalam transaksi Perdagangan Pasar Fisik Emas Digital. BBJ, KBI dan BAGI sepakat melakukan kerjasama penyediaan fasilitas dan akses bagi Peserta Pasar Fisik Emas Digital berupa pembukaan Rekening Dana Komoditi (RDK) oleh Bank Artha Graha Internasional yang di administrasikan oleh BBJ dan KBI melalui Platform JFXGold.

*Bursa Berjangka Jakarta (BBJ) and Kliring 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.*

2023

8 Mei / May 8

Implementasi layanan BI FAST pada channel digital aplikasi "agi" dan internet banking bisnis guna menunjang layanan transfer antar bank secara *real-time* dengan biaya yang lebih terjangkau.

*Implementation of BI FAST services on digital channels "agi" application and business internet banking to support real-time interbank transfer services at a more affordable cost.*

29 Mei / May 29

Bank Artha Graha Internasional (BAGI) khususnya Direktorat SKTI telah berhasil mendapatkan sertifikasi ISO 27001, dimana ISO 27001 adalah standar internasional yang mengatur Sistem Manajemen Keamanan Informasi (Information Security Management System/ ISMS). Salah satu manfaat dari penerapan ISO 27001 adalah perlindungan data dan informasi sensitif. Standar ini membantu perusahaan mengidentifikasi aset informasi yang penting dan mengimplementasikan kontrol yang sesuai untuk melindungi kerahasiaan, integritas, dan ketersediaan informasi tersebut. Sehingga tidak hanya tentang melindungi data perusahaan, namun juga tentang bagaimana menciptakan kerangka kerja yang kokoh untuk manajemen keamanan informasi yang dapat mendukung pertumbuhan bisnis dan meminimalkan risiko.

*Bank Artha Graha Internasional (BAGI), especially the SKTI Directorate, has successfully obtained ISO 27001 certification, where ISO 27001 is an international standard that regulates the Information Security Management System (ISMS). One of the benefits of implementing ISO 27001 is the protection of sensitive data and information. This standard helps companies identify critical information assets and implement appropriate controls to protect the confidentiality, integrity and availability of that information. Therefore, it is not only about protecting company data, but also creating a solid framework for information security management that can support business growth and minimize risks.*

2022

18 Mei / May 18

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.*

23 Mei / May 23

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.*

4 Juni / June 4

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.*

30 Desember / December 30

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 telah menerima rekomendasi surat untuk implementasi BI SNAP (National Standard for OpenAPI 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.



## Visi, Misi dan Nilai-Nilai Perusahaan

*Vision, Mission and Corporate Value*



### Visi *Vision*

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

*To become a leading financial institution with sustainable excellent performance that contributes to the development of Indonesia.*



### Misi *Mission*

- **Memberikan solusi keuangan berkelanjutan yang komprehensif dan inovatif.**  
*Providing comprehensive and innovative sustainable financial solutions.*
- **Meningkatkan jangkauan serta kualitas pelayanan melalui digitalisasi dan inklusi keuangan.**  
*Improving the reach and quality of services through digitization and financial inclusion.*
- **Mengembangkan sumber daya manusia yang handal dan berdedikasi.**  
*Developing reliable and dedicated human resources.*
- **Menjalankan tata kelola perusahaan yang baik serta peduli terhadap masyarakat dan lingkungan.**  
*Implementing good corporate governance and caring for the community and the environment.*



## 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.

*The corporate values that guide the employees of Bank Artha Graha Internasional in realizing the Vision and Mission are:*

- *Agility: Able to think and act quickly in evaluating and responding to the dynamics of industry changes that impact the sustainability of the company.*
- *Collaboration: Always open opportunities to collaborate with competent strategic partners in creating new opportunities for the company's progress.*
- *Innovation: Consistent in achieving the best efforts in the form of proposals or actions for gradual or significant improvements to create efficiency, effectiveness and added value in the areas of products, processes, services, and/or technology to advance the company.*

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

Pada tahun 2023, 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.

### *Review of Vision, Mission and Corporate Values by the Board of Commissioners and Board of Directors*

*In 2023, the Bank reviewed its vision, mission and values and considered that its existing vision, mission and values remained in line with the conditions and challenges of the banking industry.*



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| 132 | <b>Tinjauan Ekonomi dan Industri</b><br><i>Economic and Industrial Review</i> |
| 136 | <b>Tinjauan Operasional</b><br><i>Operational Review</i>                      |
| 138 | <b>Tinjauan Per Segmen Operasi</b><br><i>Operating Segment Review</i>         |
| 141 | <b>Tinjauan Keuangan</b><br><i>Financial Review</i>                           |
| 173 | <b>Tinjauan Pendukung Bisnis</b><br><i>Business Support Review</i>            |

#### 05 BAB 5 - Tata Kelola Perusahaan | Corporate Governance

|     |                                                                                                                                              |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------|
| 190 | <b>Komitmen dan Kebijakan Penerapan Tata Kelola Perusahaan</b><br><i>Commitment and Policy on the Implementation of Corporate Governance</i> |
| 193 | <b>Struktur Tata Kelola</b><br><i>Governance Structure</i>                                                                                   |
| 195 | <b>Rapat Umum Pemegang Saham</b><br><i>General Meeting of Shareholders</i>                                                                   |
| 207 | <b>Dewan Komisaris</b><br><i>Board of Commissioners</i>                                                                                      |
| 226 | <b>Direksi</b><br><i>Board of Directors</i>                                                                                                  |
| 239 | <b>Dewan Pengawas Syariah</b><br><i>Syariah Supervisory Board</i>                                                                            |
| 239 | <b>Kebijakan Pengungkapan Informasi dan Benturan Kepentingan</b><br><i>Information Disclosure and Conflict of Interest Policy</i>            |
| 245 | <b>Penilaian Kinerja Dewan Komisaris Dan Direksi</b><br><i>Performance Assessment of Board of Commissioners and Directors</i>                |

|     |                                                                                                                                                   |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------|
| 245 | <b>Remunerasi dan Nominasi Direksi dan Dewan Komisaris</b><br><i>Remuneration and Nomination of Board of Directors and Board of Commissioners</i> |
| 252 | <b>Organ Pendukung Dewan Komisaris</b><br><i>Supporting Organs of the Board of Commissioners</i>                                                  |
| 252 | <b>Komite Audit</b><br><i>Audit Committee</i>                                                                                                     |
| 266 | <b>Komite Remunerasi dan Nominasi</b><br><i>Remuneration and Nomination Committee</i>                                                             |
| 275 | <b>Komite Pemantau Risiko</b><br><i>Risk Monitoring Committee</i>                                                                                 |
| 281 | <b>Organ Pendukung Direksi</b><br><i>Supporting Organs of the Board of Directors</i>                                                              |
| 281 | <b>Komite Kredit</b><br><i>Credit Committee</i>                                                                                                   |
| 284 | <b>Komite Asset dan Liabilities</b><br><i>Assets and Liabilities Committee</i>                                                                    |
| 287 | <b>Komite Manajemen Risiko</b><br><i>Risk Management Committee</i>                                                                                |
| 291 | <b>Komite Pengarah Teknologi Informasi</b><br><i>Information Technology Steering Committee</i>                                                    |
| 297 | <b>Komite Human Capital</b><br><i>Human Capital Committee</i>                                                                                     |
| 300 | <b>Sekretaris Perusahaan</b><br><i>Corporate Secretary</i>                                                                                        |
| 305 | <b>Internal Audit</b><br><i>Audit Internal</i>                                                                                                    |
| 312 | <b>Akuntan Publik</b><br><i>Public Accountant</i>                                                                                                 |
| 314 | <b>Fungsi Kepatuhan</b><br><i>Compliance Function</i>                                                                                             |
| 317 | <b>Program APU, PPT &amp; PPPSPM</b><br><i>AML, CFT &amp; PPPSPM Program</i>                                                                      |
| 320 | <b>Sistem Pengendalian Internal</b><br><i>Internal Control System</i>                                                                             |
| 323 | <b>Perkara Hukum</b><br><i>Legal Cases</i>                                                                                                        |
| 324 | <b>Sanksi Administratif</b><br><i>Administration Sanction</i>                                                                                     |
| 324 | <b>Akses Informasi dan Data Perusahaan</b><br><i>Access to Company Information and Data</i>                                                       |





|     |                                                                                                                                                                                                          |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 326 | <b>Transparansi Kondisi Keuangan dan Non-Keuangan Perusahaan</b><br><i>Transparency of the Company's Financial and Non-Financial Condition</i>                                                           |
| 327 | <b>Pemberian Dana Untuk Kegiatan Sosial dan/atau Politik</b><br><i>Provision of Funds for Social and/or Political Activities</i>                                                                         |
| 327 | <b>Penyediaan Dana Kepada Pihak Terkait</b><br><i>Provision of Funds to Related Parties</i>                                                                                                              |
| 328 | <b>Pelanggaran (Fraud) Internal</b><br><i>Internal Fraud</i>                                                                                                                                             |
| 329 | <b>Kode Etik</b><br><i>Code of Conduct</i>                                                                                                                                                               |
| 332 | <b>Sistem Pelaporan Pelanggaran (Whistleblowing System)</b><br><i>Whistleblowing System</i>                                                                                                              |
| 337 | <b>Laporan Pelaksanaan Tata Kelola Terintegrasi</b><br><i>Integrated Governance Implementation Report</i>                                                                                                |
| 338 | <b>Pemenuhan Penyampaian Laporan Keberlanjutan 2023</b><br><i>Fulfillment of 2023 Sustainability Report Submission</i>                                                                                   |
| 338 | <b>Pengungkapan Kepemilikan Saham Anggota Direksi dan Anggota Dewan Komisaris</b><br><i>Disclosure of Share Ownership of Members of the Board of Directors and Members of the Board of Commissioners</i> |
| 339 | <b>Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja Kepada Manajemen dan/atau Karyawan</b><br><i>Performance-Based Long-Term Compensation Policy to Management and/or Employees</i>        |
| 339 | <b>Kebijakan Anti Fraud</b><br><i>Anti-Fraud Policy</i>                                                                                                                                                  |
| 340 | <b>Kebijakan Pengadaan Barang dan Jasa</b><br><i>Goods and Services Procurement Policy</i>                                                                                                               |
| 340 | <b>Pembelian Kembali Saham Dan/Atau Obligasi Bank</b><br><i>Repurchase Of Bank Shares And/Or Bonds</i>                                                                                                   |
| 340 | <b>Transaksi Afiliiasi Dan Benturan Kepentingan</b><br><i>Related Party Transactions And Conflicts Of Interest</i>                                                                                       |
| 341 | <b>Rencana Korporasi Bank</b><br><i>Bank Corporate Plan</i>                                                                                                                                              |
| 342 | <b>Integritas Pelaporan dan Sistem Teknologi Informasi</b><br><i>Integrity of Reporting and Information Technology Systems</i>                                                                           |

|     |                                                                                                                                      |
|-----|--------------------------------------------------------------------------------------------------------------------------------------|
| 343 | <b>Strategi Anti Fraud, Anti Penyuapan Dan Gratifikasi</b><br><i>Anti-Fraud, Anti-Bribery And Gratification Strategy</i>             |
| 344 | <b>Penilaian Penerapan GCG</b><br><i>Assessment of GCG Implementation</i>                                                            |
| 347 | <b>Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka</b><br><i>Implementation of Public Company Governance Guidelines</i>        |
| 354 | <b>Transparansi Praktik Bad Governance</b><br><i>Transparency of Bad Governance Practices</i>                                        |
| 355 | <b>Permodalan dan Manajemen Risiko</b><br><i>Capital and Risk Management</i>                                                         |
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## 06 BAB 6 - Tanggung Jawab Sosial Pengamanan Perusahaan | Corporate Social Safety Responsibility

|     |                                                                                               |
|-----|-----------------------------------------------------------------------------------------------|
| 442 | <b>Tanggung Jawab Sosial dan Lingkungan</b><br><i>Social and Environmental Responsibility</i> |
|-----|-----------------------------------------------------------------------------------------------|

## 07 BAB 7 - Laporan Keuangan | Financial Report

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# Bab 01

## Kilas Kinerja

*Performance Highlights*

Melalui penerapan strategi yang efektif, Bank Artha Graha Internasional melanjutkan tren pertumbuhan positif di tahun 2023.

*By implementing effective strategies, Bank Artha Graha Internasional will continue its positive growth trend in 2023.*





## Ikhtisar Data Keuangan

### Financial Data Highlights

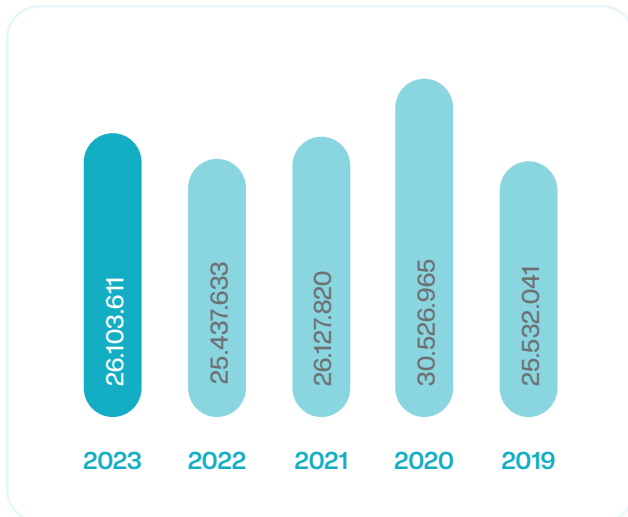
| Laporan Posisi Keuangan<br>Statement of Financial Position                                        |                   |                   |                   |                   | dalam jutaan Rupiah<br>in million Rupiah |
|---------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|------------------------------------------|
| Keterangan<br>Description                                                                         | 2023              | 2022              | 2021              | 2020              | 2019                                     |
| <b>Aset</b><br>Assets                                                                             |                   |                   |                   |                   |                                          |
| Kas<br>Cash                                                                                       | 369.134           | 290.754           | 276.539           | 286.779           | 320.052                                  |
| Giro pada Bank Indonesia<br>Current Accounts in Bank Indonesia                                    | 2.658.276         | 2.937.933         | 1.532.310         | 926.163           | 1.491.352                                |
| Giro pada Bank Lain - Bersih<br>Current Accounts in Other Banks                                   | 338.297           | 375.060           | 720.418           | 558.976           | 364.823                                  |
| Penempatan pada Bank Indonesia dan Bank Lain<br>Placements in Bank Indonesia and Other Banks      | 711.075           | 1.378.005         | 1.973.527         | 1.097.187         | 1.639.873                                |
| Efek-efek<br>Securities                                                                           | 5.919.277         | 4.045.146         | 2.839.888         | 1.653.004         | 1.825.746                                |
| Efek-Efek yang Dibeli dengan Janji Dijual Kembali<br>Securities Purchased Under Agreement to Sell | 125.469           | 1.678.795         | 2.700.350         | 8.079.169         | 1.637.441                                |
| Tagihan Derivatif<br>Derivatives Receivables                                                      | 35                | 143               | 2.049             | -                 | 6.910                                    |
| Kredit yang Diberikan - Bersih<br>Loans-Net                                                       | 11.636.733        | 9.705.183         | 10.816.904        | 11.982.582        | 13.459.487                               |
| Pendapatan Bunga yang Masih Akan Diterima<br>Accrued Interest Receivable                          | 326.422           | 365.947           | 344.590           | 291.889           | 131.194                                  |
| Pajak Dibayar Dimuka<br>Prepaid Taxes                                                             | -                 | -                 | -                 | 12.380            | 37.186                                   |
| Biaya Dibayar Dimuka<br>Prepaid Expense                                                           | 144.641           | 156.451           | 173.355           | 213.844           | 206.966                                  |
| Tagihan Akseptasi<br>Acceptance Receivables                                                       | 131.362           | 276.735           | 259.213           | 143.978           | 48.409                                   |
| Penyertaan Saham<br>Investment in Shares                                                          | 6                 | 6                 | 6                 | 137               | 137                                      |
| Aset Tetap - Bersih<br>Fixed Assets-Net                                                           | 2.127.797         | 2.078.315         | 2.106.653         | 2.065.208         | 2.029.527                                |
| Aset Tak Berwujud - Bersih<br>Intangible Assets-Net                                               | 31.873            | 31.164            | 32.731            | 36.606            | 43.996                                   |
| Agunan yang Diambil Alih -Bersih<br>Foreclosed Assets-Net                                         | 936.110           | 1.223.296         | 1.829.689         | 2.650.061         | 2.051.119                                |
| Aset Pajak Tangguhan<br>Deferred Tax Assets                                                       | 270.760           | 304.870           | 317.941           | 288.547           | 67.659                                   |
| Aset Lain-Lain - Bersih<br>Other Assets-Net                                                       | 376.344           | 589.830           | 201.657           | 240.455           | 170.164                                  |
| <b>Jumlah Aset</b><br>Total Assets                                                                | <b>26.103.611</b> | <b>25.437.633</b> | <b>26.127.820</b> | <b>30.526.965</b> | <b>25.532.041</b>                        |

| Laporan Posisi Keuangan<br>Statement of Financial Position                                                                                                                                                       |                   |                   |                   |                   | dalam jutaan Rupiah<br>in million Rupiah |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|------------------------------------------|
| Keterangan<br>Description                                                                                                                                                                                        | 2023              | 2022              | 2021              | 2020              | 2019                                     |
| <b>Liabilitas</b><br><i>Liabilities</i>                                                                                                                                                                          |                   |                   |                   |                   |                                          |
| Liabilitas Segera<br><i>Liabilities Due Immediately</i>                                                                                                                                                          | 95.711            | 87.094            | 59.694            | 64.494            | 77.322                                   |
| Simpanan dari Nasabah<br><i>Deposits from Customers</i>                                                                                                                                                          | 20.631.701        | 20.325.078        | 21.005.956        | 25.500.329        | 20.249.792                               |
| Simpanan dari Bank Lain<br><i>Deposits from Other Banks</i>                                                                                                                                                      | 336.958           | 18.641            | 18.117            | 121.613           | 9.409                                    |
| Liabilitas Derivatif<br><i>Derivative Liabilities</i>                                                                                                                                                            | 1.057             | 33                | 77                | -                 | -                                        |
| Liabilitas Akseptasi<br><i>Acceptance Liabilities</i>                                                                                                                                                            | 131.863           | 277.445           | 259.917           | 144.390           | 48.409                                   |
| Utang Pajak<br><i>Taxes Payable</i>                                                                                                                                                                              | 11.713            | 10.870            | 11.862            | 9.364             | 10.530                                   |
| Bunga Masih Harus Dibayar<br><i>Accrued Interest Payable</i>                                                                                                                                                     | 26.693            | 18.438            | 24.096            | 74.503            | 77.452                                   |
| Liabilitas Imbalan Pascakerja<br><i>Post-Employment Benefit Liabilities</i>                                                                                                                                      | 118.875           | 124.006           | 153.778           | 242.279           | 240.599                                  |
| Pinjaman Subordinasi<br><i>Subordinated Loans</i>                                                                                                                                                                | -                 | -                 | -                 | -                 | -                                        |
| LTN Subordinasi<br><i>Subordinated LTN</i>                                                                                                                                                                       | 200.000           | 200.000           | 200.000           | 200.000           | -                                        |
| Liabilitas Lain-Lain<br><i>Other Liabilities</i>                                                                                                                                                                 | 378.007           | 371.658           | 440.374           | 610.458           | 282.293                                  |
| <b>Jumlah Liabilitas</b><br><i>Total Liabilities</i>                                                                                                                                                             | <b>21.932.578</b> | <b>21.433.263</b> | <b>22.173.871</b> | <b>26.967.430</b> | <b>20.995.806</b>                        |
| <b>Ekuitas</b><br><i>Equity</i>                                                                                                                                                                                  |                   |                   |                   |                   |                                          |
| Modal Saham<br><i>Share Capital</i>                                                                                                                                                                              | 2.242.372         | 2.242.372         | 2.242.372         | 1.751.482         | 1.751.482                                |
| Tambahan Modal Disetor<br><i>Additional Paid-in Capital</i>                                                                                                                                                      | 415.285           | 415.285           | 415.285           | 414.753           | 414.753                                  |
| Revaluasi Aset Tetap<br><i>Revaluation Surplus of Fixed Assets</i>                                                                                                                                               | 1.379.822         | 1.349.281         | 1.349.281         | 1.303.818         | 1.303.818                                |
| Pengukuran Kembali Program Imbalan Pasti setelah Dikurangi Pajak<br><i>Remeasurement of Defined Benefits Program after Tax</i>                                                                                   | 61.575            | 60.364            | 46.792            | 12.741            | 4.505                                    |
| 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> | 2.342             | 14.184            | 32.332            | 40.791            | (1.407)                                  |
| Saldo Laba<br><i>Retained Earnings</i>                                                                                                                                                                           | 69.637            | (77.116)          | (132.113)         | 35.950            | 1.063.084                                |
| <b>Jumlah Ekuitas</b><br><i>Total Equity</i>                                                                                                                                                                     | <b>4.171.033</b>  | <b>4.004.370</b>  | <b>3.953.949</b>  | <b>3.559.535</b>  | <b>4.536.235</b>                         |
| <b>Jumlah Liabilitas dan Ekuitas</b><br><i>Total Liabilities and Equity</i>                                                                                                                                      | <b>26.103.611</b> | <b>25.437.633</b> | <b>26.127.820</b> | <b>30.526.965</b> | <b>25.532.041</b>                        |



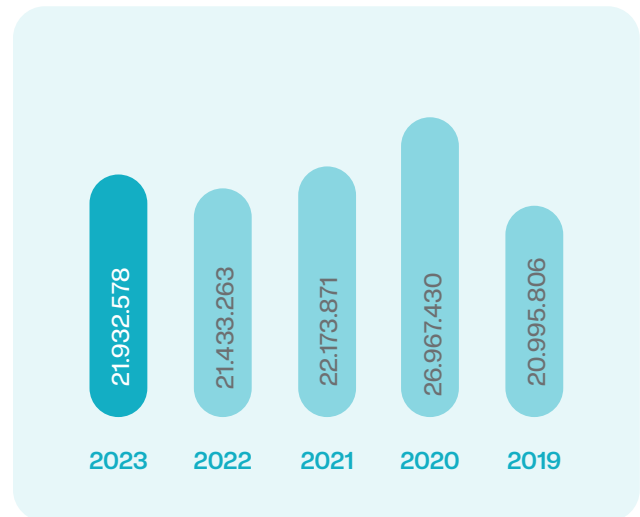
**Jumlah Aset**  
Total Assets

dalam jutaan Rupiah  
in million Rupiah



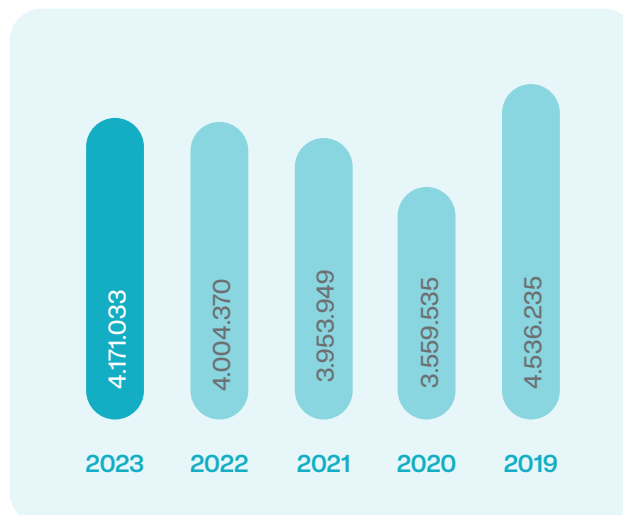
**Jumlah Liabilitas**  
Total Liabilities

dalam jutaan Rupiah  
in million Rupiah



**Jumlah Ekuitas**  
Total Equity

dalam jutaan Rupiah  
in million Rupiah



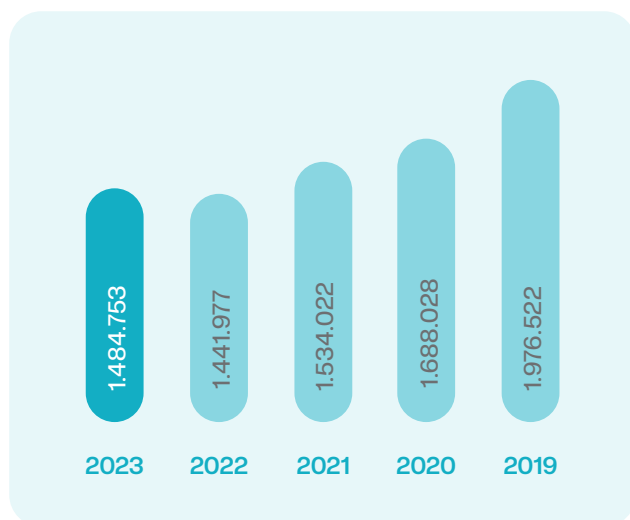


| Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain                                   |                |                |                |                | dalam jutaan Rupiah<br>in million Rupiah |
|-----------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|------------------------------------------|
| Statements of Profit (Loss) and Other Comprehensive Income                              |                |                |                |                |                                          |
| Keterangan<br>Description                                                               | 2023           | 2022           | 2021           | 2020           | 2019                                     |
| Pendapatan dan Beban Operasional<br>Operational Income and Liabilities                  |                |                |                |                |                                          |
| Pendapatan Bunga<br>Interest Income                                                     | 1.484.753      | 1.441.977      | 1.534.022      | 1.688.028      | 1.976.522                                |
| Beban Bunga<br>Interest Expenses                                                        | (502.774)      | (491.344)      | (766.265)      | (1.056.241)    | (1.049.601)                              |
| <b>Pendapatan Bunga - Bersih<br/>Interest Income-Net</b>                                | <b>981.979</b> | <b>950.633</b> | <b>767.757</b> | <b>631.787</b> | <b>926.921</b>                           |
| Pendapatan dan Beban Operasional Lainnya<br>Other Operational Income and Expenses       |                |                |                |                |                                          |
| Pendapatan Operasional Lainnya<br>Other Operational Income                              | 312.618        | 167.121        | 306.729        | 115.873        | 106.777                                  |
| Beban Operasional Lainnya<br>Other Operational Expenses                                 | (1.107.521)    | (1.054.743)    | (1.278.397)    | (704.784)      | (1.105.713)                              |
| Laba (Rugi) Operasional<br>Operational Profit (Loss)                                    | 187.076        | 63.011         | (203.911)      | 42.876         | (72.015)                                 |
| Pendapatan (Beban) Non-Operasional -Bersih<br>Non-Operational Income and Expenses - Net | (3.719)        | 6.130          | 451            | (12.454)       | (4.324)                                  |
| Laba (Rugi) Sebelum Beban Pajak<br>Profit (Loss) Before Tax Expenses                    | 183.357        | 69.141         | (203.460)      | 30.422         | (76.339)                                 |
| Beban Pajak<br>Tax Expenses                                                             | (36.604)       | (14.144)       | 35.397         | (9.051)        | 17.994                                   |
| Laba (Rugi) Tahun Berjalan<br>Liabilities Due Immediately                               | 146.753        | 54.997         | (168.063)      | 21.371         | (58.345)                                 |
| Penghasilan (Rugi) Komprehensif Lain<br>Other Comprehensive Income and (Loss)           | 19.910         | (4.576)        | 71.055         | 50.434         | 7.469                                    |
| Jumlah Laba (Rugi) Komprehensif<br>Total Comprehensive Profit (Loss)                    | 166.663        | 50.421         | (97.008)       | 71.805         | (50.876)                                 |
| Laba (Rugi) per Saham Dasar (Rupiah Penuh)<br>Profit (Loss) per Share (Full Rupiah)     | 7,26           | 2,72           | (8,31)         | 1,35           | (3,69)                                   |



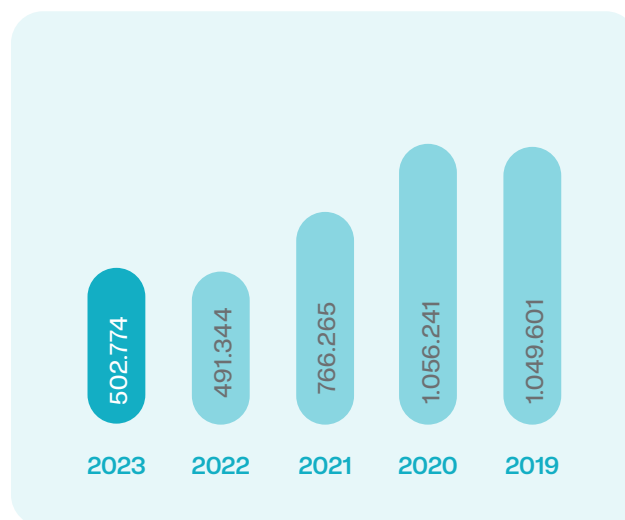
### Pendapatan Bunga Interest Income

dalam jutaan Rupiah  
in million Rupiah



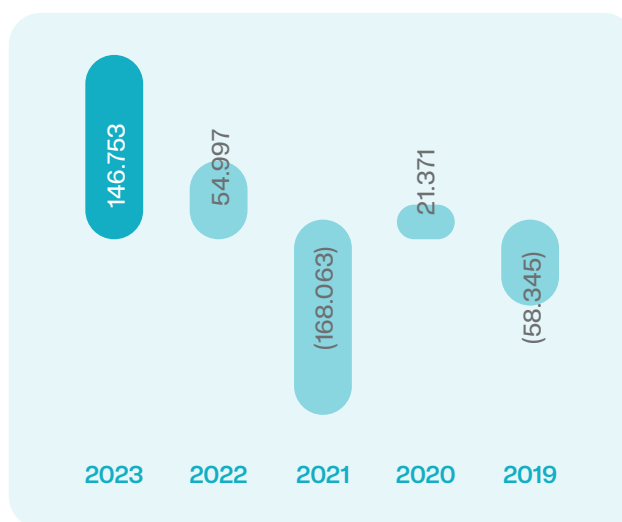
### Beban Bunga Interest Expenses

dalam jutaan Rupiah  
in million Rupiah



### Laba (Rugi) Bersih Profit (Loss) - Net

dalam jutaan Rupiah  
in million Rupiah



| LAPORAN ARUS KAS<br>STATEMENT OF CASH FLOW                                                                            |           |           |             |             | dalam jutaan Rupiah<br>in million Rupiah |
|-----------------------------------------------------------------------------------------------------------------------|-----------|-----------|-------------|-------------|------------------------------------------|
| Keterangan<br>Description                                                                                             | 2023      | 2022      | 2021        | 2020        | 2019                                     |
| Arus Kas diperoleh dan/(digunakan untuk) kegiatan Operasi<br>Cash Flow Provided from/(Used by) Operating Activities   | (518.130) | 604.832   | (3.034.360) | 5.121.893   | 588.905                                  |
| Arus Kas diperoleh dan/(digunakan untuk) kegiatan Investasi<br>Cash Flow Provided from/(Used by) Investing Activities | (384.402) | (150.970) | 4.170.396   | (6.276.573) | (950.763)                                |
| Arus Kas diperoleh dan/(digunakan untuk) kegiatan Pendanaan<br>Cash Flow Provided from/(Used by) Financing Activities | -         | -         | 491.422     | 200.000     | (101.955)                                |
| Kenaikan/(Penurunan) Kas dan Setara Kas - Neto<br>Increase/(Decrease) In Cash and Cash Equivalents - Net              | (902.532) | 453.862   | 1.627.458   | (954.680)   | (463.813)                                |
| Kas dan Setara Kas pada Awal Tahun<br>Cash and Cash Equivalents at the Beginning of the Year                          | 4.982.095 | 4.503.130 | 2.869.279   | 3.816.420   | 4.294.493                                |
| Kas dan Setara Kas pada Akhir Tahun<br>Cash and Cash Equivalents at the End of the Year                               | 4.076.785 | 4.982.095 | 4.503.130   | 2.869.279   | 3.816.420                                |

| Rasio Keuangan dan Kepatuhan<br>Financial and Compliance Ratios                                                                                                                           |       |       |       |       | dalam persentase (%)<br>in percentage (%) |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------------------------------------------|
| Keterangan<br>Description                                                                                                                                                                 | 2023  | 2022  | 2021  | 2020  | 2019                                      |
| Rasio Permodalan<br>Capital Ratio                                                                                                                                                         |       |       |       |       |                                           |
| KPMM dengan Memperhitungkan Risiko Kredit dan Risiko Operasional<br>CAR by Calculating Credit Risk and Operational Risk                                                                   | 25,48 | 23,82 | 22,36 | 16,66 | 18,67                                     |
| KPMM dengan Memperhitungkan Risiko Kredit, Risiko Operasional, dan Risiko Pasar<br>CAR by Calculating Credit Risk, Operational Risk, and Market Risk                                      | 24,96 | 23,31 | 21,77 | 16,37 | 18,55                                     |
| Aset Tetap terhadap Modal<br>Fixed Assets to Capital                                                                                                                                      | 54,70 | 56,89 | 57,00 | 69,26 | 64,18                                     |
| Aset Produktif<br>Earning Assets                                                                                                                                                          |       |       |       |       |                                           |
| Aset Produktif dan Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif<br>Non-Performing Earning and Non-Earning Assets to Total Earning and Non-Earning Assets | 7,12  | 6,51  | 8,57  | 6,43  | 9,72                                      |
| Aset Produktif Bermasalah terhadap Total Aset Produktif<br>Non-Performing Earning Assets to Total Productive Assets                                                                       | 1,09  | 1,55  | 1,95  | 2,38  | 4,45                                      |



## Rasio Keuangan dan Kepatuhan

Financial and Compliance Ratios

dalam persentase (%)  
in percentage (%)

| Keterangan<br><i>Description</i>                                                                                                                            | 2023   | 2022   | 2021    | 2020   | 2019   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|--------|--------|
| Cadangan Kerugian Penurunan Nilai Aset<br>Keuangan terhadap Aset Produktif<br><i>Allowance for Impairment Losses for Financial Assets to Earning Assets</i> | 2,64   | 2,93   | 3,33    | 1,92   | 1,58   |
| Pemenuhan CKPN Kredit yang Diberikan<br><i>Fixed Fulfillment of CKPN on Disbursed Loans</i>                                                                 | 103,99 | 96,31  | 103,87  | 58,46  | 26,51  |
| Rasio Kredit Bermasalah (NPL) - Bruto<br><i>Non-Performing Loans (NPL) to Total Loans - Gross</i>                                                           | 1,74   | 2,73   | 3,39    | 4,58   | 5,71   |
| Rasio Kredit Bermasalah (NPL) - Bersih<br><i>Non-Performing Loans (NPL) to Total Loans - Net</i>                                                            | 0,31   | 0,41   | 0,32    | 3,14   | 4,25   |
| <b>Rasio Rentabilitas</b><br><i>Rentability Ratio</i>                                                                                                       |        |        |         |        |        |
| Rasio Laba Setelah Pajak terhadap rata-rata Aset (ROA)<br><i>Return on Assets (ROA)</i>                                                                     | 0,60   | 0,25   | (0,73)  | 0,11   | (0,30) |
| Rasio Laba Setelah Pajak terhadap rata-rata Ekuitas (ROE)<br><i>Return on Equity (ROE)</i>                                                                  | 4,24   | 1,63   | (6,02)  | 0,81   | (1,63) |
| Margin Bunga Bersih (NIM)<br><i>Net Interest Margin (NIM)</i>                                                                                               | 5,58   | 4,79   | 3,62    | 2,99   | 4,77   |
| Beban Operasional Lain terhadap Penghasilan Operasional (BOPO)<br><i>Operating Expense to Operating Income (BOPO)</i>                                       | 90,11  | 96,26  | 111,09  | 97,75  | 105,11 |
| Liabilitas terhadap Aset<br><i>Liabilities to Assets</i>                                                                                                    | 84,02  | 84,26  | 84,87   | 88,34  | 82,23  |
| Liabilitas terhadap Ekuitas<br><i>Liabilities to Equity</i>                                                                                                 | 525,83 | 535,25 | 560,80  | 757,61 | 462,85 |
| Laba (Rugi) terhadap Pendapatan Bunga<br><i>Profit (Loss) to Interest Income</i>                                                                            | 9,88   | 3,81   | (10,96) | 1,27   | (2,95) |
| Cost to Income (CIR)<br><i>Cost to Income (CIR)</i>                                                                                                         | 78,05  | 69,05  | 67,58   | 103,89 | 87,64  |
| <b>Rasio Likuiditas</b><br><i>Liquidity Ratio</i>                                                                                                           |        |        |         |        |        |
| Rasio Intermediasi Makroprudensial<br><i>Macroprudential Intermediation Ratios</i>                                                                          | 58,03  | 54,92  | 58,47   | 49,60  | 68,29  |
| Current Account Savings Account (CASA)<br><i>Current Account Savings Account (CASA)</i>                                                                     | 39,50  | 41,13  | 35,23   | 24,72  | 30,07  |
| <b>Rasio Kepatuhan</b><br><i>Compliance Ratio</i>                                                                                                           |        |        |         |        |        |
| Persentase Pelanggaran BMPK<br><i>Percentage of Violation of Legal Lending Limit</i>                                                                        |        |        | -       | -      | -      |
| Pihak Terkait<br><i>Related Parties</i>                                                                                                                     | -      | -      | -       | -      | -      |
| Pihak Tidak Terkait<br><i>Third Parties</i>                                                                                                                 | -      | -      | -       | -      | -      |
| Persentase Pelampauan BMPK<br><i>Percentage of Excess of Legal Lending Limit</i>                                                                            | -      | -      | -       | -      | -      |



| Rasio Keuangan dan Kepatuhan<br>Financial and Compliance Ratios |       |       |      |      | dalam persentase (%)<br>in percentage (%) |
|-----------------------------------------------------------------|-------|-------|------|------|-------------------------------------------|
| Keterangan<br>Description                                       | 2023  | 2022  | 2021 | 2020 | 2019                                      |
| Pihak Terkait<br>Related Parties                                | -     | -     | -    | -    | -                                         |
| Pihak Tidak Terkait<br>Third Parties                            | -     | -     | -    | -    | -                                         |
| GWM Rupiah<br>GWM Rupiah                                        | 12,73 | 13,77 | 6,46 | 3,52 | 7,02                                      |
| GWM Valuta Asing<br>GWM Foreign Currency                        | 4,96  | 4,44  | 5,56 | 5,13 | 8,32                                      |
| Posisi Devisa Net<br>Net Open Position                          | 0,81  | 0,82  | 2,14 | 0,63 | 0,86                                      |

## Ikhtisar Operasional

### Operational Highlights

| Kinerja Operasional<br>Operational Highlights      |            |            |            |            | dalam jutaan Rupiah<br>in million Rupiah |
|----------------------------------------------------|------------|------------|------------|------------|------------------------------------------|
| Keterangan<br>Description                          | 2023       | 2022       | 2021       | 2020       | 2019                                     |
| Dana Pihak Ketiga<br>Third-Party Funds             |            |            |            |            |                                          |
| Tabungan<br>Savings                                | 1.517.590  | 1.601.653  | 1.597.032  | 1.513.106  | 1.593.985                                |
| Giro<br>Demand Deposits                            | 6.631.415  | 6.757.738  | 5.804.329  | 4.791.305  | 4.495.854                                |
| Deposito<br>Time Deposits                          | 12.482.696 | 11.965.687 | 13.604.595 | 19.195.918 | 14.159.953                               |
| Total Dana Pihak Ketiga<br>Total Third-Party Funds | 20.631.701 | 20.325.078 | 21.005.956 | 25.500.329 | 20.249.792                               |
| Kredit<br>Loans                                    |            |            |            |            |                                          |
| Kredit Produktif<br>Productive Loans               | 9.598.721  | 7.476.792  | 8.476.965  | 9.451.985  | 10.800.417                               |
| Kredit Konsumtif<br>Consumptive Loans              | 2.548.648  | 2.752.978  | 3.003.007  | 2.990.529  | 2.936.480                                |
| Total Kredit<br>Total Loans                        | 12.147.369 | 10.229.770 | 11.479.972 | 12.442.514 | 13.736.897                               |

### Informasi Lainnya

Other Information

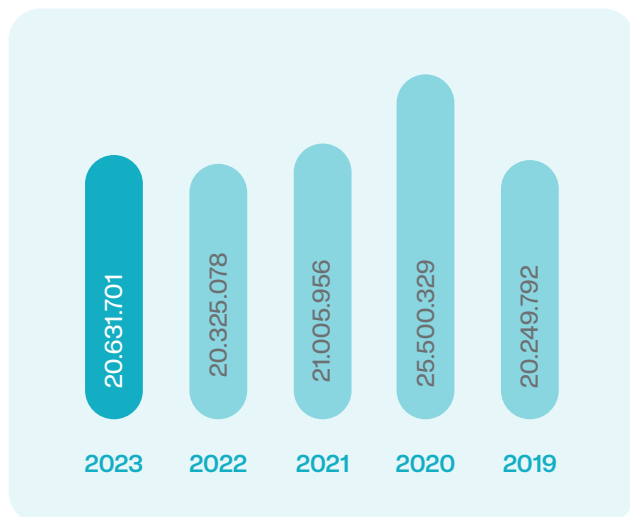
dalam satuan  
in unit

| Keterangan<br>Description                                | 2023  | 2022  | 2021  | 2020  | 2019  |
|----------------------------------------------------------|-------|-------|-------|-------|-------|
| Total Kantor Cabang<br>Total Branch Offices              | 32    | 32    | 32    | 32    | 33    |
| Total Kantor Cabang Pembantu<br>Total Sub-Branch Offices | 34    | 35    | 36    | 40    | 54    |
| Total Kantor Kas<br>Total Cash Offices                   | -     | -     | -     | 2     | 4     |
| Total ATM<br>Total ATM                                   | 153   | 131   | 118   | 124   | 147   |
| Total Payment Point<br>Total Payment Point               | -     | -     | -     | 6     | 7     |
| Total Karyawan (orang)<br>Total Employees (people)       | 1.463 | 1.487 | 1.581 | 1.787 | 1.993 |

### Dana Pihak Ketiga

Third-Party Funds

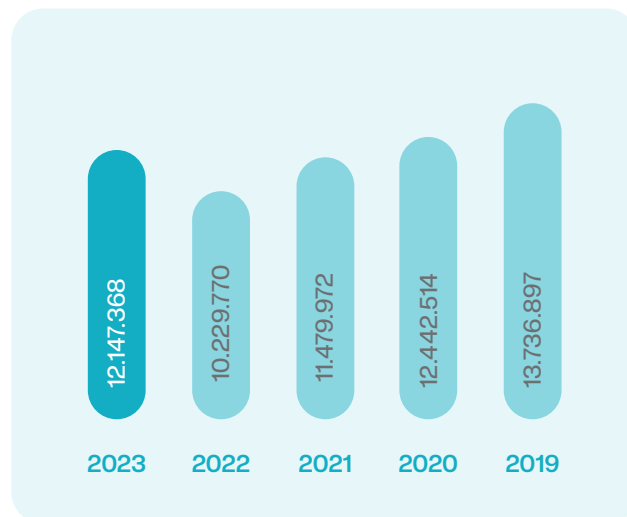
dalam jutaan Rupiah  
in million Rupiah



### 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

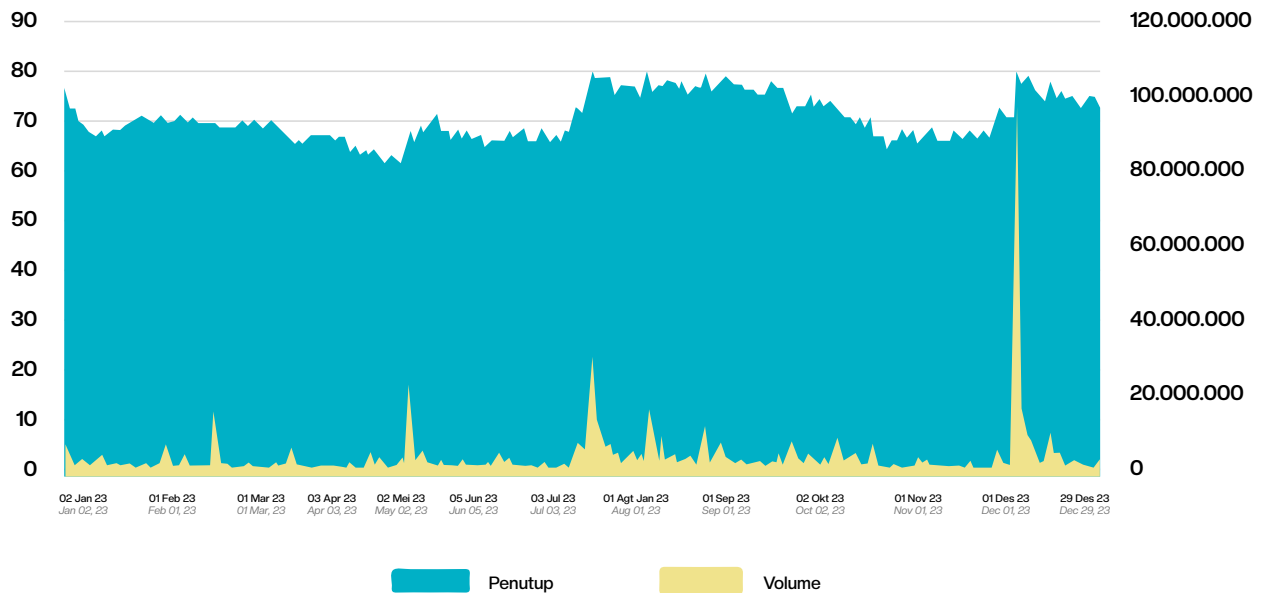
On July 10, 1990, the Bank obtained an effective statement from the Chairman of the Capital Market Supervisory Agency (Bapepam) based on Letter No. SI-124/SHM/MK.10/1990 to conduct an Initial Public Offering of 5.000.000 shares with a par value of IDR1.000 (full Rupiah) per share, representing 20% of 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<br>Share Trading Performance |                            |                    |                      |                                           |                                                                                             |                                                                 |
|--------------------------------------------------------|----------------------------|--------------------|----------------------|-------------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| 2023                                                   |                            |                    |                      |                                           |                                                                                             |                                                                 |
| 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                                | 77                         | 64                 | 66                   | 93.706.300                                | 20.223.412.907                                                                              | 1.334.745.251.862                                               |
| Triwulan II<br>Quarter II                              | 71                         | 61                 | 67                   | 98.374.500                                | 20.223.412.907                                                                              | 1.354.968.664.769                                               |
| Triwulan III<br>Quarter III                            | 83                         | 66                 | 74                   | 274.764.300                               | 20.223.412.907                                                                              | 1.496.532.555.118                                               |
| Triwulan IV<br>Quarter IV                              | 87                         | 64                 | 73                   | 251.234.300                               | 20.223.412.907                                                                              | 1.476.309.142.211                                               |
| 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                                               |



## Grafik Pergerakan Harga Saham

Graphic of Share Trading Movement



## SUSPENSİ PERDAGANGAN SAHAM DAN/ATAU DELİSTİNG

Sampai dengan 31 Desember 2023, Bank Artha Graha Internasional tidak pernah dikenakan sanksi penghentian sementara perdagangan saham (*suspension*) dan/atau penghapusan pencatatan saham (*delisting*).

## SHARE TRADING SUSPENSION AND/OR DELİSTİNG

Until December 31, 2023, Bank Artha Graha Internasional has never been sanctioned with suspension and/or delisting of shares.

## AKSI KORPORASI

Pada tahun 2023, 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; dan
5. Perubahan nilai nominal saham.

## CORPORATE ACTIONS

In 2023, Bank Artha Graha Internasional did not do corporate actions, such as:

1. Stock Split;
2. Reverse Stock;
3. Stock dividend;
4. Bonus shares; and
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 2023, Bank tidak menerbitkan dan mencatatkan obligasi, sukuk atau obligasi konversi.

#### 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, 2023, the Bank did not issue and list bonds, sukuk, or convertible bonds.

#### 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.

#### 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.

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

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

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

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

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

## Penghargaan dan Sertifikasi

### Award and Certifications

#### Digital Technology & Innovation (Digitech) Award 2023

29 Maret 2023 | March 29, 2023

Digital Technology & Innovation (Digitech) Award 2023 adalah ajang apresiasi tahunan yang diberikan kepada perusahaan dan tokoh yang telah menjadi penggerak transformasi digital di Indonesia. Ajang ini bertujuan untuk mendorong peningkatan bisnis perusahaan melalui pengembangan kebijakan dan implementasi ICT, serta inovasi perusahaan. BAGI meraih penghargaan sebagai "The Best Transformation & Digital Innovation 2023 (Banking Industries)", "The Best Digital Technology Development Team 2023 (Banking Industries)", "The Best Chief Digital Officer of The Year 2023 (Banking Industries)".

Digital Technology & Innovation (Digitech) Award 2023 was an annual appreciation event given to companies and public figures who have become drivers of digital transformation in Indonesia. This event aimed to encourage the improvement of the company's business through the development of ICT policies and implementation, as well as corporate innovation. BAGI received awards as "The Best Transformation & Digital Innovation 2023 (Banking Industries)", "The Best Digital Technology Development Team 2023 (Banking Industries)", "The Best Chief Digital Officer of the Year 2023 (Banking Industries)".



#### Digital Financial Excellence Awards 2023

29 Maret 2023 | March 29, 2023

Digital Financial Excellence Awards 2023 adalah penghargaan yang diberikan oleh Media Asuransi kepada 89 perusahaan. Penghargaan ini diberikan kepada perusahaan yang terus meningkatkan pelayanan kepada nasabah melalui digitalisasi. BAGI mendapatkan 2 penghargaan pada kategori Bank Devisa - KBMI 1 (Modal Inti s/d Rp 6 Triliun) dan Bank Swasta Tbk.

Digital Financial Excellence Awards 2023 was an award given by Media Asuransi to 89 companies. This award was bestowed to companies that continue to improve services to customers through digitalization. BAGI received 2 awards in the categories of Foreign Exchange Bank - KBMI 1 (Tier 1 Capital up to IDR6 Trillion) and Private Bank Tbk.



#### Digital Banking Awards 2023

29 Maret 2023 | March 29, 2023

Digital Banking Awards 2023 adalah penghargaan yang diselenggarakan oleh portal data dan berita ekonomi bisnis Investortrust.id bersama dengan Intellectual Business Community (IBC). Penghargaan ini bertujuan untuk kemajuan bangsa Indonesia melalui kolaborasi Pentahelix. BAGI mendapatkan penghargaan pada kategori Dimensi Manajemen Risiko KBMI 1.

Digital Banking Awards 2023 was an award organized by the business economic news and data portal Investortrust.id together with the Intellectual Business Community (IBC). This award aimed to advance the Indonesian nation through Pentahelix collaboration. BAGI was awarded in the KBMI 1 Risk Management Dimension category.



## 12th Digital Brand Awards

12 April 2023 | April 12, 2023



Penghargaan diberikan oleh Majalah Infobank dan Isentia (lembaga analisis dan media monitoring global) atas keberhasilan mereka dalam melakukan promosi brand perusahaan (corporate brand) dan brand produk (product brand) secara digital selama setahun terakhir (2022-2023). Pemberian penghargaan dilaksanakan di Shangri-La Hotel, Jakarta, Rabu, 12 April 2023. BAGI meraih penghargaan sebagai "The Best Mobile Banking Conventional Bank (KBMI) 1" dan "The 2<sup>nd</sup> Best Bank Savings Account (KBMI) 1".

The award was given by Infobank Magazine and Isentia (a global analysis and media monitoring agency) for the success in promoting corporate brands and product brands digitally over the past year (2022-2023). The awards ceremony was held at Shangri-La Hotel, Jakarta, Wednesday, April 12, 2023. BAGI was awarded as "The Best Mobile Banking Conventional Bank (KBMI) 1" and "The 2<sup>nd</sup> Best Bank Savings Account (KBMI) 1".

## Sertifikasi ISO/IEC 27001:2013

29 Mei 2023 | May 29, 2023

|                                                 |                                                                                                                                                                                   |
|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Lingkup Sertifikasi<br>Scope of Certification   | Sistem Manajemen Keamanan Informasi Pada Pengelolaan Infrastruktur Sistem Core Banking<br>Information Security Management System on Core Banking System Infrastructure Management |
| Lembaga yang Memberikan<br>Awarding Institution | Komite Akreditasi Nasional (KAN)                                                                                                                                                  |
| Mulai Berlaku<br>Effective Date                 | 29-05-2023                                                                                                                                                                        |
| Masa Berlaku<br>Validity Period                 | 28-05-2026                                                                                                                                                                        |



## Charity Golf Tournament 2023

20 Agustus 2023 | August 20, 2023



Charity Golf Tournament PGIC 2023 yang diselenggarakan oleh Paguyuban Golf Insan Cita kembali diadakan di Klub Golf Bogor Raya. Turnamen charity ini dilakukan dalam rangka pengumpulan dana bagi bantuan-bantuan yang akan disalurkan PGIC dalam kegiatan-kegiatan sosial dalam menghadapi bencana, juga penerbitan buku yang berguna bagi pembangunan bangsa, dan juga beasiswa bagi yang benar-benar membutuhkan. BAGI berpartisipasi menjadi salah satu sponsor dalam acara ini.

PGIC 2023 Charity Golf Tournament organized by Paguyuban Golf Insan Cita was held again at Klub Golf Bogor Raya. This charity tournament was conducted in order to raise funds for assistance that would be distributed by PGIC in social activities in the face of disasters, as well as publishing books useful for nation building, as well as scholarships for those are in need. BAGI participated as one of the sponsors of this event.



## Indonesia Best Digital Finance Awards 2023

29 November 2023 | November 29, 2023

Digital Finance Awards 2023 adalah ajang penghargaan yang diberikan kepada perusahaan-perusahaan terpilih, khususnya perusahaan keuangan di Indonesia. Ajang penghargaan ini bertujuan untuk mendukung upaya katalisasi digital di Indonesia, khususnya di sektor keuangan. Penghargaan ini dinilai berdasarkan dari hasil penelitian melalui *Desk research*, *Media Monitoring*, dan *Expert Panels* yang dijadikan dasar penentuan Indonesia Best Digital Finance Awards 2023. BAGI mendapatkan penghargaan sebagai *Best Digital Finance for Innovative Features in Managing Finances Online*.

*Digital Finance Awards 2023 was an award event for selected companies, especially financial companies in Indonesia. This award event aimed to support digital catalization efforts in Indonesia, especially in the financial sector. This award was assessed based on the results of research through Desk research, Media Monitoring, and Expert Panels which were used as the basis for determining the Indonesia Best Digital Finance Awards 2023. BAGI was awarded as Best Digital Finance for Innovative Features in Managing Finances Online.*



## ESG Disclosure Transparency Award 2023

29 November 2023 | November 29, 2023



ESG Disclosure Transparency Award 2023 adalah penghargaan yang diberikan kepada perusahaan yang mengungkapkan aspek *Environmental, Social, and Governance* (ESG) dalam Laporan Keberlanjutan atau *Sustainability Report* (SR). Penghargaan ini diberikan kepada korporasi yang telah melakukan keterbukaan atau transparansi implementasi ESG. BAGI mendapatkan penghargaan pada kategori CCC atas komitmen Perusahaan dalam menerapkan prinsip Lingkungan, Sosial, dan Tata kelola (*Environmental, Social, and Governance/ESG*) yang selaras dengan tujuan pembangunan berkelanjutan.

*ESG Disclosure Transparency Award 2023 was an award given to companies that disclosed Environmental, Social, and Governance (ESG) aspects in their Sustainability Reports (SR). This award was given to corporations that have made disclosure or transparency of ESG implementation. BAGI was awarded in the CCC category for the Company's commitment to implementing Environmental, Social, and Governance (ESG) principles in line with sustainable development goals.*

## Human Capital & Performance Award 2023

29 November 2023 | November 29, 2023

Penganugerahan Human Capital & Performance Award 2023 yang digelar Majalah BusinessNews Indonesia bekerja sama dengan forum para Direktur dan Pegiat Human Capital BUMN (FHCI), PMSM Indonesia, CEO Forum, Human Capital Institute USA, konsultan HC dari Universitas Indonesia, dan beberapa universitas lainnya ini telah menjaring 300 perusahaan dari BUMN, BUMD, dan swasta sebagai nominasi. BAGI menerima 5 stars Silver dengan memenangkan Kategori "*The Best Reward and Recognition Strategy 2023 Banking Industries*" dan "*The Best HC Technology Strategy 2023 Banking Industries*".

*The Human Capital & Performance Award 2023 was held by BusinessNews Indonesia Magazine in collaboration with the SOE Human Capital Directors and Activists forum (FHCI), PMSM Indonesia, CEO Forum, Human Capital Institute USA, HC consultants from the University of Indonesia, and several other universities. The award event has selected 300 companies from SOEs, BUMDs, and the private sector as nominees. BAGI received 5 Silver stars by winning "The Best Reward and Recognition Strategy 2023 Banking Industries" and "The Best HC Technology Strategy 2023 Banking Industries" categories.*





## Peristiwa Penting

### Important Events



29 Januari 2023  
January 29, 2023

#### IMLEK NASIONAL

##### National Lunar New Year

BAGI terlibat dalam kegiatan Perayaan Imlek Nasional 2023 yang diadakan oleh Yayasan Buddha Tzu Chi Indonesia, INTI, PSMTI, Permabudhi, Perhimpunan Tionghoa Kalbar Indonesia, dan berbagai organisasi lainnya yang berkolaborasi dengan Pemerintah Provinsi DKI Jakarta, pada Minggu, 29 Januari 2023 di Monumen Pembebasan Irian Barat (Lapangan Banteng), Jakarta Pusat.

*BAGI is involved in the 2023 National Chinese New Year Celebration activities held by the Indonesian Buddhist Tzu Chi Foundation, INTI, PSMTI, Permabudhi, the Indonesian West Borneo Chinese Association, and various other organizations collaborating with the DKI Jakarta Provincial Government, on Sunday, January 29, 2023 at the Irian Liberation Monument West (Lapangan Banteng), Central Jakarta.*



11-12 Februari 2023  
February 11-12, 2023

#### ONEDERFUL

Workshop yang diadakan untuk meningkatkan pertumbuhan bisnis BAGI dan pola berbasis risiko sehingga tercipta *responsibility bussiness* tanpa mengabaikan *operational risk*.

*Workshop to improve BAGI's business growth and risk-based patterns so as to create responsible business without ignoring operational risk.*



29-30 April 2023  
April 29-30, 2023

#### BAGINFINITE

Baginfinite merupakan kegiatan kaderisasi internal Bank Artha Graha Internasional. Acara ini diikuti oleh karyawan yang telah dipilih sebagai kader. Kegiatan yang dilakukan selama 2 hari ini bertujuan memberikan pemahaman dan pelatihan agar mereka dapat mengembangkan keterampilan, kekompakkan, pengetahuan, dan sikap yang diperlukan untuk mendukung tujuan perusahaan.

*Baginfinite is an internal regeneration activity of Bank Artha Graha Internasional. The event was attended by employees who had been selected as cadres. This 2-day activity aimed to provide understanding and training to develop the skills, cohesiveness, knowledge and attitudes needed to support company goals.*





31 Mei 2023  
May 31, 2023

### Penandatanganan Nota Kesepahaman dan Perjanjian Kerjasama antara BAGI dan TNI AL

*Signing of Memorandum of Understanding and Cooperation Agreement between BAGI and the Indonesian Navy*

Bank Artha Graha Internasional dan Tentara Nasional Indonesia Angkatan Laut (TNI AL) melakukan penandatanganan Nota Kesepahaman dan Perjanjian Kerjasama pada hari Rabu, 31 Mei 2023 bertempat di Hotel Borobudur Jakarta. Penandatanganan Nota Kesepahaman dan Perjanjian Kerjasama ini dilakukan dalam upaya menjalankan kemitraan antara dua belah pihak dalam meningkatkan kesejahteraan prajurit dan penguatan ketahanan pangan di lingkungan TNI.

*Bank Artha Graha Internasional and the Indonesian Navy (TNI AL) signed a Memorandum of Understanding and Cooperation Agreement on Wednesday, May 31, 2023 at the Borobudur Hotel Jakarta. The signing of the Memorandum of Understanding and Cooperation Agreement was carried out in an effort to carry out a partnership between the two parties in improving the welfare of soldiers and strengthening food security within the TNI.*



3-4 Juni 2023  
June 3-4, 2023

### FORMULA E JAKARTA

Mendukung terlaksananya Event Internasional Formula E di Jakarta, terkait dengan program pemerintah yaitu mendukung energi terbarukan yang ramah lingkungan. Melibatkan karyawan dalam persiapan pelaksanaan event, dengan *training*, latihan fisik dan peraturan Formula E di sirkuit.

*Supported the implementation of the Formula E International Event in Jakarta in relation to the government's program to support environmentally friendly renewable energy. Involved employees in preparation for the event, with training, physical exercise and Formula E regulations at the circuit.*



27 Juni 2023  
June 27, 2023

### RAPAT UMUM PEMEGANG SAHAM (RUPS) TAHUNAN DAN LUAR BIASA BANK ARTHA GRAHA INTERNASIONAL

*ANNUAL AND EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS (GMS) OF BANK ARTHA GRAHA INTERNASIONAL*

Bank Artha Graha Internasional menyelenggarakan Rapat Umum Pemegang Saham Tahunan (RUPST) dan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) bertempat di Flores A Room, Lobby Level Hotel Borobudur Jakarta Jl. Lapangan Banteng Selatan No. 01, Jakarta Pusat 10710 dihadiri oleh jajaran Dewan Komisaris, Direksi, dan Pemegang Saham Bank, serta Paparan Publik yang dihadiri oleh masyarakat, wartawan/media pers.

*Bank Artha Graha Internasional held an Annual General Meeting of Shareholders (AGMS) and Extraordinary General Meeting of Shareholders (EGMS) at Flores A Room, Lobby Level of Hotel Borobudur Jakarta Jl. Lapangan Banteng Selatan No. 01, Central Jakarta 10710 attended by the Board of Commissioners, Directors and Bank Shareholders, as well as a Public Expose attended by the public, journalists/press media.*



7, 9 & 10 September 2023  
September 7, 9 & 10, 2023

### HUT BAGI KE 50 *Bagi 50th Anniversary*

Dalam rangka HUT BAGI ke 50, BAGI mengadakan kegiatan-kegiatan sosial dan event lomba olahraga yang melibatkan banyak karyawan.  
*As part of BAGI's 50th anniversary, BAGI held social activities and sports competitions involving many employees.*



September dan Desember 2023  
September and December 2023

### PODCASH JAK TV

BAGI berkesempatan hadir dalam acara PODCASH JAK TV untuk memberikan literasi keuangan dengan tema-tema menarik seperti "Gaptek vs Uang Digital", "Pendapatan, Hutang, dan Cita-Cita", "Gaya Hidup Sehat dan Hemat 2024" dan "UMKM Digital". Masing-masing tema tersebut dibagi menjadi 4 (empat) episode.

*BAGI attended the JAK TV Podcash and provided Financial Literacy with interesting themes such as "Understanding vs Digital Money", "Income, Debt and Dreams", "Healthy and Economical Lifestyle 2024" and "Digital MSMEs". Each theme is divided into 4 (four) episodes.*



7-8 Oktober 2023  
October 7-8, 2023

### TOUR OF KEMALA BANYUWANGI

Kegiatan balap sepeda yang bertemakan *tourism* untuk mempromosikan wisata lokal yang ada di Banyuwangi. Kegiatan ini diadakan oleh Bhayangkari dengan partisipasi BAGI sebagai sponsor.

*A tourism-themed bicycle race to promote local tourism in Banyuwangi. This activity was organized by Bhayangkari with BAGI's participation as a sponsor.*



3-5 November 2023  
November 3-5, 2023

### SCBD PARK FIELD DAY

Rangkaian kegiatan dari *Grand Opening SCBD Park*. Terdiri dari bazar UMKM, talkshow, dan *live music performance*.

*A series of activities from the Grand Opening of SCBD Park consisting of MSME bazaar, talk show, and live music performance.*



1-14 Desember 2023  
December 1-14, 2023

## WHOLESALE MARKET

Event Wholesales Market merupakan event bazar elektronik yang diselenggarakan di SCBD pada tanggal 1-14 Desember 2023 Oleh Tim Central Purchasing (PT Elang Cakrawala Inti). Bank Artha Graha Internasional sebagai sponsor event mendapatkan kesempatan untuk melakukan *branding*, *openbooth* dan promo pembayaran menggunakan *agi apps*, hal ini menjadi peluang akuisisi nasabah baru untuk Bank Artha Graha Internasional.

*The Wholesales Market event was an electronic bazaar event held at SCBD on December 1-14, 2023 by the Central Purchasing Team (PT Elang Cakrawala Inti). Bank Artha Graha Internasional as an event sponsor participated through branding, open booth and payment promotion using agi apps. The event became an opportunity for new customer acquisition for Bank Artha Graha Internasional.*



1-14 Desember 2023  
December 1-14, 2023

## SCBD PARK CHRISTMAS MARKET

Merupakan bazar khas natal dari UMKM, mulai dari *fashion*, ornamen, hingga makanan. Acara ini diadakan untuk memeriahkan suasana natal disekitar kawasan SCBD.

*A Christmas bazaar from MSMEs, ranging from fashion, ornaments, to food. This event was held to enliven the Christmas atmosphere around the SCBD area.*



18 Desember 2023  
December 18, 2023

## PENANDATANGANAN PERJANJIAN KERJASAMA ANTARA BAGI DAN TNI AL

**Signing of Memorandum of Understanding Agreement between BAGI and the Indonesian Navy**

Bank Artha Graha Internasional dan Tentara Nasional Indonesia Angkatan Laut (TNI AL) melakukan penandatanganan Perjanjian Kerjasama pada hari Senin, 18 Desember 2023 bertempat di Oakwood Hotel, Taman Mini, Jakarta. Penandatanganan Perjanjian Kerjasama ini dilakukan dalam upaya menjalankan kemitraan antara dua belah pihak khususnya dalam bidang keuangan.

*Bank Artha Graha Internasional and the Indonesian Navy (TNI AL) signed a Memorandum of Understanding (MoU) Agreement on Monday, December 18, 2023 at Oakwood Hotel, Taman Mini, Jakarta. The signing of this Cooperation Agreement was carried out in an effort to carry out a partnership between the two parties, especially in the financial sector.*



31 Desember 2023  
December 31, 2023

## MALAM TAHUN BARU

**New Year's Eve**

Kegiatan menyambut malam tahun baru yang serentak diadakan di sepanjang jalan Sudirman-Thamrin. BAGI mendukung acara ini sebagai sponsor pada panggung yang terletak di pintu masuk SCBD.

*New Year's Eve activities simultaneously held along the Sudirman-Thamrin road. BAGI supported this event as a sponsor on the stage located at the entrance to SCBD.*



## Kegiatan CSSR Bank Artha Graha Internasional

### CSSR Event Bank Artha Graha Internasional



6-7 Februari 2023  
February 6-7, 2023

#### DUKUNGAN KEGIATAN RESEPSI PUNCAK 1 ABAD NU

##### Provision of Support for NU's 1st Century Anniversary

Mendukung terlaksananya kegiatan resepsi puncak 1 Abad NU di Sidoarjo Jawa Timur, kegiatan dilakukan selama 24 jam *non-stop*. Peran & partisipasi BAGI pada kegiatan tsb diantaranya sosialisasi AGI Cash dan QRIS untuk pengunjung dan UMKM sebagai upaya peningkatan transaksi *cashless* dan memudahkan jamaah selama kegiatan berlangsung.

*Supporting NU's 1<sup>st</sup> Century Anniversary event in Sidoarjo, East Java. Activities were carried out for 24 hours non-stop. BAGI's role & participation included the familiarization of AGI Cash and QRIS for visitors and MSMEs as an effort to increase cashless transactions and facilitate worshipers during the activity.*



25 Maret 2023  
March 25, 2023

#### KEGIATAN EARTH HOUR 2023

##### 2023 Earth Hour Activity

Kegiatan dalam rangka memperingati *Earth Hour* meliputi lomba peduli lingkungan melalui media sosial, pemberian bingkisan ramah lingkungan kepada anak yatim piatu, dan aksi pemadaman lampu selama 90 menit di seluruh kantor cabang.

*Activities in Commemoration of Earth Hour include environmental care competitions via social media, giving environmentally friendly gifts to orphans, and turning off the lights for 90 minutes at all branch offices.*



25 Maret - 21 April 2023  
March 25 - April 21, 2023

#### PENYULUHAN KESEHATAN & SEMBAKO MURAH DALAM RANGKA BULAN RAMADHAN 1444 H

##### Health Counseling & Sembako Murah Program during 1444 H Ramadan

Kegiatan Penyuluhan Kesehatan & Sembako Murah dalam rangka bulan Ramadhan 1444 H yang dilaksanakan seluruh kantor Cabang.

*Health Counseling & Sembako Murah activity during 1444 H Ramadan which was carried out by all Branch offices.*



22 Juni & 7 September 2023  
June 22 & September 7, 2023

#### KEGIATAN DONOR DARAH

##### Blood Donation Program

Pelaksanaan kegiatan donor darah dalam rangkaian HUT BAGI terbuka untuk umum dan karyawan AGN dengan target pendonor sebanyak 750 orang.

*Blood donation activity as part of the BAGI anniversary series that is open to the public and AGN employees with a target of 750 donors.*



28 Juni 2023  
June 28, 2023

### Kegiatan Idul Adha *Eid al-Adha Program*

Dalam rangka menyambut Hari Raya Idul Adha 1444 H, Bank Artha Graha Internasional melakukan pemberian sumbangan hewan qurban sekaligus kegiatan pemotongan hewan qurban. Kegiatan dilakukan di Masjid Istiqlal, di Makam Sunan Gunung Jati dan Buntet Pesantren di Cirebon serta beberapa wilayah binaan cabang di kota lainnya.

*In order to welcome 1444 H Eid al-Adha, Bank Artha Graha Internasional donated sacrificial animals as well as conducting the slaughter of sacrificial animals. The activities were carried out at the Istiqlal Mosque, at the Tomb of Sunan Gunung Jati and Buntet Pesantren in Cirebon as well as several branch assisted areas in other cities.*



8 Agustus 2023  
August 8, 2023

### KEGIATAN NASI MURAH Rp8.000,- *Nasi Murah IDR8,000,- Activity*

Kegiatan penyuluhan kesehatan, nasi murah, dan sembako murah dalam rangka HUT RI ke 78 dengan sasaran masyarakat di lokasi binaan, masyarakat yang kurang mampu, yatim piatu, pemulung, dan lain-lain. Kegiatan tersebut dilaksanakan oleh seluruh kantor cabang Bank baik di dalam maupun di luar kota.

*Health Counseling Activity, cheap rice, and cheap basic necessities in the framework of the 78th Indonesian Independence Day targeting communities in target locations, underprivileged communities, orphans, scavengers, and others. This activity was carried out by all Bank branch offices both inside and outside the city.*



11 Agustus 2023  
August 11, 2023

### PENYERAHAN DOORPRIZE KEGIATAN OLAHRAGA BERSAMA PASMAR (PASUKAN MARINIR) 1 TNI

*Delivery of doorprize for sports activities with Pasmar (Marine Forces) 1 TNI*

Dalam menjalin hubungan baik dengan Pasmar 1 TNI melalui penyerahan doorprize kegiatan olahraga bersama.

*An activity to establish good relations with Pasmar 1 TNI through the handover of door prizes for joint sports.*



15 - 22 Agustus 2023  
August 15 - 22, 2023

### NASI MURAH DALAM RANGKA HUT RI DAN SEMBAKO MURAH *Nasi Murah & Sembako Murah Program in commemoration of Indonesia's Independence*

Dalam rangka rasa syukur memperingati HUT Kemerdekaan RI ke 78 tahun, Bank Artha Graha Internasional serentak di seluruh Indonesia mengadakan kegiatan penjualan nasi murah dan sembako murah di tujuan kepada warga sekitar kantor cabang pedagang maupun pekerja informal.

*To commemorate the 78<sup>th</sup> Independence Day of the Republic of Indonesia, Bank Artha Graha Internasional held a sale of affordable rice and groceries simultaneously throughout Indonesia aimed at residents around Branch offices, traders and informal workers.*





25 Agustus 2023  
August 25, 2023

### PEMBERIAN BANTUAN KORBAN KEBAKARAN

#### *Provision of Assistance to Fire Victims*

Pemberian bantuan kepada korban kebakaran berupa Mie Instan, Telur dan Beras di Petojo Selatan, Gambir, Jakarta Pusat.

*Provision of assistance to fire victims in the form of Instant Noodles, Eggs and Rice in Petojo Selatan, Gambir, Central Jakarta.*



Agustus & September 2023  
August & September 2023

### KEGIATAN BERAS JUMAT

#### *Beras Jumat Program*

Sebagai bentuk kepedulian warga di lingkungan binaan Cabang, maka rutin di setiap hari Jumat pembagian beras gratis dan bahan kebutuhan pokok lainnya dengan harga murah.

*As a form of concern for the residents in the branches' fostered neighborhoods, distribution of free rice and other basic necessities at low prices was conducted every Friday.*



7 September 2023  
September 7, 2023

### KEGIATAN DONOR DARAH HUT BAGI KE-50

#### *BAGI 50th Anniversary Blood Donor Program*

Sebagai bagian dari rangkaian HUT BAGI, maka Bank turut serta dalam kegiatan kesehatan dan peduli sesama dalam kegiatan Donor Darah. Dengan target peserta sebanyak 500 orang.

*As part of the BAGI anniversary series, the Bank participated in health and caring activities for others in Blood Donation activities. With a target of 500 participants.*



9 September 2023  
September 9, 2023

### KEGIATAN SANTUNAN ANAK YATIM UNTUK 50 ANAK DARI SEKITAR KANTOR CABANG BANK ARTHA GRAHA INTERNASIONAL.

#### *Donation for 50 Orphans living nearby Bank Artha Graha Internasional Branch Office*

Pada Perayaan HUT BAGI Ke-50 Tahun, Bank berpartisipasi dalam kegiatan santunan dengan membawa 50 anak Yatim dari cabang Kwitang, Borobudur, KPO Sudirman, BEI, dan Melawai.

*At the 50<sup>th</sup> Anniversary Celebration of BAGI, Bank participated in the charity activity by bringing 50 orphans from the Kwitang, Borobudur, KPO Sudirman, BEI, and Melawai.*



10 & 24 September 2023  
September 10 & 24, 2023

## KEGIATAN PENANAMAN POHON

### Tree Planting Activity

Bagian dari rangkaian HUT BAGI dan sebagai aplikasi dari pilar ke 1 Artha Graha Peduli yakni Pelestarian Lingkungan, maka Bank Artha Graha Internasional turut serta menjaga alam dengan melakukan penanaman pohon.

*As part of the BAGI anniversary series and as an application of the 1<sup>st</sup> pillar of Artha Graha Peduli, namely Environmental Preservation, Bank Artha Graha Internasional participated in protecting nature by planting trees.*



24 September 2023  
September 24, 2023

## KEGIATAN BAKTI SOSIAL KESEHATAN DALAM RANGKA PERINGATAN HUT TNI KE-78 TAHUN 2023 DI KOREM 043/GATAM LAMPUNG

### Health social service activities in commemoration of the 78<sup>th</sup> TNI Anniversary in 2023 at Korem 043/Gatam Lampung

Kegiatan Bakti Sosial Kesehatan dalam rangka peringatan HUT TNI Ke-78 Tahun 2023 di Korem 043/ Gatam Lampung, adapun kegiatan yg dilakukan antara lain: pemeriksaan kesehatan, donor darah, pemberian paket sembako, dan sunat masal.

*Health Social Service Activities in commemoration of the 78<sup>th</sup> TNI Anniversary in 2023 at Korem 043/ Gatam Lampung. The activities carried out include: health checks, blood donation, provision of food packages, and mass circumcision.*



27 September 2023  
September 27, 2023

## PEMBERIAN BANTUAN GIZI UNTUK BALITA STUNTING DI SEKITAR KANTOR CABANG BAGI

### Provision of Nutritional Assistance for Stunting Toddlers in areas nearby BAGI's branch office

Dalam Rangka Peduli dengan Sekitar, BAGI memonitor warga sekitar dan kali ini kasus Bayi *Stunting* (Kurang Gizi). Terdapat 2 anak *stunting* yang Masuk dalam daftar Dasawisma di Lingkungan RT007/011 Sunter jaya, Jakarta Utara.

*To demonstrate care of its surroundings, BAGI monitored local residents and infant stunting cases (malnutrition). There were 2 stunted children who were identified and included in the Dasawisma list in the RT007/011 Sunter jaya neighborhood in North Jakarta.*



2 Oktober 2023  
October 2, 2023

## GIAT PENYIRAMAN POHON DI LOKASI TANAM POHON, VILA GARDENIA DESA CIPUTRI CIANJUR, JAWA BARAT

### Tree Watering Activity at Tree Planting Site, Gardenia Villa Ciputri Village Cianjur, West Java

Pemeliharaan Tanaman yang sudah di tanam di Cipanas senantiasa di pantau dan perhatikan, jikalau terdapat tanaman yang kurang subur maka segera di catat dan diberikan perawatan yang lebih intensif lagi.

*Maintenance of plants that had been planted in Cipanas were still monitored and cared for, in the event of a lack of fertility, the case was noted and the plants were given more intensive care.*



3 Oktober 2023  
October 3, 2023

### KEGIATAN HUT TNI KODAM XVI PATTIMURA BAGI CABANG AMBON

*TNI KODAM XVI Pattimura Anniversary Activity by BAGI Ambon Branch*

Kegiatan penyerahan partisipasi dari Bank Artha Graha Internasional Kepada MAKODAM XVI Pattimura untuk mendukung dalam kegiatan Baksos Kesehatan dalam Rangka HUT TNI Tahun 2023.

*Participation from Bank Artha Graha Internasional to MAKODAM XVI Pattimura in supporting the Health Service activities to commemorate TNI Anniversary in 2023.*



18 Oktober 2023  
October 18, 2023

### KEGIATAN MENANAM POHON SELURUH CABANG BAGI MULAI OKTOBER 2023 SAMPAI DENGAN DESEMBER 2023

*Tree Planting Activity for all BAGI branch office from October 2023 to December 2023*

Menginstruksikan dan membantu pengadaan pohon cabang-cabang khususnya cabang BAGI cabang dalam kota untuk melaksanakan kegiatan menanam pohon dengan rata-rata tiap cabang sebanyak 100 pohon yang bekerjasama dengan warga dan pemerintah setempat.

*Instruction and assistance in the procurement of Branch Trees, especially BAGI Branches in the city to carry out tree planting activities with an average of 100 trees per branch in collaboration with local residents and government.*



14 November 2023  
November 14, 2023

### KEGIATAN BAKSOS PANGDAM II/SRIWIJAYA DI WILAYAH BAGI LAMPUNG

*Health Social Service Activity of Pangdam II / Sriwijaya in BAGI Lampung Region.*

Kegiatan sosial sekaligus kunjungan kerja Pangdam II/Sriwijaya Komando Resor Militer 043/Garuda hitam, dengan dukungan 500 pcs Indomie dan 155 gr Sarden.

*Social Activities as well as the Working Visit of Pangdam II / Sriwijaya Military Resort Command 043/Garuda Hitam. Provision of support in the form of 500 pcs Indomie and 155 gr Sardines.*



22 November 2023  
November 22, 2023

### KEGIATAN MENANAM POHON DI LOKASI DAERAH ALIRAN SUNGAI PESANGGRAHAN

*Tree planting activities in the Pesanggrahan watershed location*

Kegiatan CSSR bersama Cabang Melawai melaksanakan kegiatan menanam pohon di Lokasi Daerah Aliran Sungai Pesanggrahan.

*CSSR activities with Melawai Branch in tree planting activities at the Pesanggrahan Watershed Area.*



18 Desember 2023  
December 18, 2023

### PEMBERIAN BANTUAN KORBAN KEBAKARAN

*Provision of Assistance to Fire Victims*

Kegiatan CSSR bersama Cabang Kwitang ikut berkontribusi dalam kegiatan membantu masyarakat yang tertimpa musibah kebakaran, sumbangan baik moril maupun materil telah dilaksanakan, diantaranya memberikan bantuan beras, mie instan, alat tulis serta membantu mengangkat puing sisa-sisa kebakaran bersama masyarakat dan petugas pemerintah terkait setempat.

*CSSR activities with the Kwitang Branch contributed to help the community affected by the fire disaster. Both moral and material donations were provided, including provision of rice, instant noodles, stationery and helping to lift the debris from the fire together with the community and local government officials.*



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# Bab 02

## Laporan Manajemen *Management Reports*

**Manajemen Bank Artha Graha Internasional telah mengambil sejumlah kebijakan strategis dengan pada pengembangan solusi layanan perbankan bagi nasabah.**

*Bank Artha Graha Internasional management has taken a number of strategic policies to develop banking service solutions for customers.*



## Laporan Dewan Komisaris

Board Of Commissioners Report



Dewan Komisaris mengapresiasi kebijakan yang dijalankan Direksi untuk mewujudkan target pertumbuhan usaha Bank selama tahun 2023. Dewan Komisaris memberikan dukungan dalam bentuk pengawasan yang dilakukan secara aktif untuk memastikan Bank dikelola sesuai dengan rencana yang sudah ditetapkan.

*The Board of Commissioners appreciates the policy taken by the Board of Directors to realize the Bank's business growth target during 2023. The Board of Commissioners provides support in the form of active supervision to ensure that the Bank is managed in accordance with the plans that have been established.*



### Kiki Syahnakri

Komisaris Utama/Komisaris Independen  
President Commissioner/Independent Commissioner



## Pemegang Saham dan Pemangku Kepentingan yang Terhormat, *Dear Esteemed 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 2023 dengan meraih kinerja yang cukup baik.

Selama tahun 2023, Dewan Komisaris telah menjalankan fungsi dan tugas pengawasan kepada Direksi, termasuk pengawasan pelaksanaan Rencana Bisnis Bank (RBB). Selain itu, Dewan Komisaris juga menjalankan fungsi pengawasan atas pelaksanaan strategi Bank, terutama pada aspek manajemen risiko, kredit, pencapaian laba, penerapan teknologi informasi, pengembangan sumber daya manusia, penerapan tata kelola perusahaan yang baik, serta implementasi keuangan berkelanjutan.

Terlepas dari berbagai tantangan yang di hadapi baik dari kondisi ekonomi maupun di industri perbankan, Dewan Komisaris selalu memastikan bahwa Bank Artha Graha Internasional telah dikelola dengan baik dan *prudent*. Untuk itu, sepanjang tahun 2023, Dewan Komisaris melakukan komunikasi yang intensif dengan Direksi untuk membahas berbagai strategi bisnis serta isu-isu signifikan, termasuk pada konsistensi pelaksanaan rencana bisnis tahun 2023. Arahan kepada Direksi diberikan melalui mekanisme yang ditetapkan dalam Anggaran Dasar dan peraturan perundang-undangan yang berlaku.

Atas segala pencapaian penting Bank Artha Graha Internasional pada tahun 2023, Dewan Komisaris memberikan apresiasi kepada Direksi dan jajaran di bawahnya atas kerja keras yang telah dilakukan. Kerja sama Dewan Komisaris dan Direksi juga berpadu, dalam upaya memenuhi ekspektasi para pemangku kepentingan dan memberikan manfaat bagi perekonomian nasional.

Bersama ini, perkenalkan kami menyampaikan laporan pertanggungjawaban Dewan Komisaris atas pengawasan kegiatan Bank Artha Graha Internasional untuk tahun buku 2023, yang dapat memberikan gambaran tentang upaya Bank terus menciptakan nilai tambah bagi pemegang saham dan seluruh pemangku kepentingan.

*Praise and gratitude to God Almighty for His abundance of blessings that Bank Artha Graha Internasional was able to navigate 2023 with a satisfactory performance.*

*In 2023, the Board of Commissioners successfully performed its supervisory functions and duties to the Board of Directors, including supervision of the Bank's Business Plan (RBB). In addition, the Board of Commissioners also carried out a supervisory function over the Bank's strategy, especially in the aspects of risk management, credit, profit achievement, information technology application, human resource development, implementation of good corporate governance as well as sustainable finance.*

*Given the challenging economic conditions, the Board of Commissioners always ensured that Bank Artha Graha Internasional was managed properly and prudent. To that end, throughout the year, the Board of Commissioners communicated intensively with the Board of Directors to discuss various business strategies and significant issues, including the consistent implementation of the 2023 business plan. Directives to the Board of Directors were provided through the mechanisms stipulated in the Articles of Association and prevailing laws and regulations.*

*For all the significant achievements of Bank Artha Graha Internasional in 2023, the Board of Commissioners appreciates the Board of Directors and its staff for their hard work. The cooperation between the Board of Commissioners and the Board of Directors has also been cohesive, fulfilling the expectations of stakeholders and benefiting the national economy.*

*We are pleased to present the Board of Commissioners' accountability report for the supervision of Bank Artha Graha Internasional's activities for the financial year 2023, which provides an overview of the Bank's efforts to continue creating added value for shareholders and all stakeholders.*



## Kondisi Makro Ekonomi

Sepanjang tahun 2023, kondisi perekonomian global masih diliputi oleh ketidakpastian. Risiko dan ketidakpastian global ini dipicu dinamika negara-negara maju yang berdampak kepada kondisi global. Amerika Serikat masih dihadapkan pada inflasi yang berada di atas target, tingginya suku bunga, peningkatan tekanan fiskal dan tergerusnya excess saving yang membayangi pelemahan ekonomi. Sementara itu, Tiongkok masih bergulat dengan pelemahan ekonomi pasca Covid-19 dan Eropa dengan kondisi ekonomi melemah dengan defisit fiskal meningkat diiringi dengan tingkat inflasi yang masih tinggi.

Lembaga International Monetary Fund (IMF) dalam laporan *World Economics Outlook* yang diterbitkan pada Januari 2024 memproyeksikan pertumbuhan ekonomi global tahun 2023 sebesar 3,1%, lebih rendah dibandingkan tahun sebelumnya sebesar 3,4%.

Selain kondisi lemahnya perekonomian, kondisi geopolitik juga menunjukkan risiko yang kian meningkat. Perang di Ukraina dan di Timur Tengah, terutama Palestina tidak menunjukkan tanda-tanda berakhir. Hal ini menimbulkan risiko terhadap prospek pertumbuhan ekonomi. Sentimen global akan mengakibatkan volatilitas di sektor keuangan yang berujung pada melemahkan perdagangan global. Selain itu, ketegangan perdagangan yang masih berlanjut antara Amerika Serikat dan Tiongkok juga turut mempengaruhi volume ekspor impor kedua negara dan volume perdagangan dunia.

Di tengah situasi penuh tantangan yang masih membutuhkan mitigasi yang tepat, Indonesia mampu menjaga perekonomiannya pada level yang diharapkan. Inflasi nasional mampu terkelola dengan cukup baik, yang kemudian berimbas positif pada perekonomian nasional melalui pertumbuhan Produk Domestik Bruto (PDB) yang terjaga cukup solid, khususnya jika dibandingkan negara-negara sekelas Indonesia. Berbagai upaya Pemerintah Indonesia untuk dapat mendorong faktor-faktor pembentuk perekonomian ternyata mampu menciptakan fondasi yang kokoh bagi perekonomian Indonesia.

Berdasarkan Data Badan Pusat Statistik, pertumbuhan ekonomi Indonesia tahun 2023 mencapai 5,05%, lebih rendah dibandingkan tahun sebelumnya sebesar 5,31%. Namun demikian, Pemerintah mampu menahan laju inflasi pada level yang cukup rendah yaitu sebesar 2,61%.

Indonesia masih termasuk negara yang memiliki kinerja pertumbuhan ekonomi 5% tertinggi di lingkungan ASEAN dan di lingkungan G20. Indonesia termasuk di dalam kategori ekonomi dan kegiatan manufakturnya *resilient* atau tetap bisa bertahan positif dan ekspansif.

## Macroeconomic Conditions

*Throughout 2023, global economic conditions remained uncertain. This global risk and uncertainty was triggered by the dynamics of developed countries that impacted global conditions. The United States was still mired in above-target inflation, high interest rates, increased fiscal pressure and erosion of excess savings that overshadowed the economic downturn. Meanwhile, China was grappling with the post-Covid-19 economic downturn and Europe with weakening economic conditions with an increasing fiscal deficit accompanied by a still high inflation rate.*

*The International Monetary Fund (IMF) in World Economics Outlook report published in January 2024 projected global economic growth in 2023 at 3.1%, lower than the previous year's 3.4%.*

*In addition to weak economic conditions, geopolitical conditions also showed increasing risks. The war in Ukraine and in the Middle East, especially Palestine, showed no sign of ending. This posed risks to economic growth prospects. Global sentiment tends to lead to volatility in the financial sector, which in turn will weaken global trade. In addition, the continuing trade tensions between the United States and China have also affected the import-export volume of both countries and the volume of world trade.*

*In the midst of a challenging situation requiring the right mitigation, Indonesia was able to keep its economy at the expected level. National inflation was managed relatively well, which then positively impacted the national economy through the growth of Gross Domestic Product (GDP) which was solidly maintained, especially when compared to other developing countries like Indonesia. Various efforts by the Government of Indonesia to encourage the factors shaping the economy were successful in creating a solid foundation for the Indonesian economy.*

*Based on data from the Central Bureau of Statistics, Indonesia's economic growth in 2023 reached 5.05%, lower than the previous year's 5.31%. However, the government was able to hold the inflation rate at a fairly low level of 2.61%.*

*Indonesia is among the countries that have the highest 5% economic growth performance within ASEAN and the G20. Indonesia belongs to the category of economies and manufacturing activities that are resilient or can remain positive and expansive.*

Pertumbuhan ekonomi Indonesia terutama didorong oleh tingkat konsumsi domestik yang stabil dan kinerja positif perdagangan internasional sepanjang tahun 2023. Keberhasilan dalam menjaga *supply* dan distribusi kebutuhan pangan dan energi nasional, termasuk dengan subsidi dan kompensasi energi berperan dalam menjaga tingkat inflasi.

Industri Perbankan Indonesia pun tetap *resilient* dan berdaya saing dengan didukung oleh tingkat profitabilitas (ROA) dan permodalan (CAR) yang relatif tinggi. Transaksi ekonomi dan keuangan digital berkembang pesat seiring dengan meningkatnya preferensi masyarakat dalam berbelanja daring/*online*, perluasan dan kemudahan sistem pembayaran digital, serta akselerasi *digital banking*.

Dengan pertumbuhan global yang diperkirakan melambat ke level 2,8% dan pertumbuhan volume perdagangan 2,4%, diperkirakan negara berkembang dan khususnya Asia menjadi kendaraan pertumbuhan dan perdagangan internasional. Pembukaan kembali aktivitas ekonomi Tiongkok pasca Covid serta potensi ekonomi yang besar di India dan ASEAN menjadi faktor positif menopang pertumbuhan global ke depan.

## Penilaian Kinerja Direksi

Dalam perkembangan makro ekonomi yang demikian, Dewan Komisaris menilai Direksi telah menjalankan tugas dan tanggung jawabnya serta merespons tantangan ekonomi dengan sangat baik sepanjang tahun 2023.

Dewan Komisaris menilai Direksi telah mengantisipasi melalui kebijakan-kebijakan strategis yang berdampak positif bagi Bank. Pertumbuhan bisnis dilakukan secara *prudent* dan diikuti dengan efisiensi biaya dan optimalisasi sumber daya yang dimiliki dalam meraih target yang hendak dicapai. Inisiatif penambahan *Services* dari *Open Banking API Existing* ditambah dengan pengembangan fitur *digital banking* adalah satu upaya untuk mendukung target akuisisi 1 juta nasabah melalui akselerasi transformasi *digital banking*. Hal ini dilakukan melalui kerjasama B2B dengan *partner* pihak ketiga dan didukung dengan *upgrade core banking system*.

Selain itu, kinerja keuangan dan operasional Bank tahun 2023 juga menunjukkan peningkatan dibandingkan tahun sebelumnya. Tahun 2023, Bank Artha Graha Internasional membukukan Laba Bersih sebesar Rp146,75 miliar, meningkat dibandingkan tahun sebelumnya sebesar Rp54,99 miliar. Kualitas aset Bank juga terjaga dengan baik yang tercermin dari rasio NPL Gross sebesar 1,74%, dan NPL Nett sebesar 0,31%. Secara keseluruhan total aset mengalami peningkatan dari Rp25,44 triliun menjadi Rp26,10 triliun.

*Indonesia's economic growth was mainly driven by stable domestic consumption and positive international trade performance throughout 2023. Success in maintaining the supply and distribution of national food and energy needs, including by subsidizing and compensating energy played a role in maintaining the inflation rate.*

*The Indonesian banking industry also remained resilient and competitive, supported by relatively high levels of profitability (ROA) and capitalization (CAR). Digital economic and financial transactions were growing rapidly along with the increasing public preference for online shopping, the expansion and convenience of digital payment systems, and the acceleration of digital banking.*

*With global growth expected to slow to 2.8% and trade volume growth of 2.4%, it was estimated that developing countries and especially Asia would be the vehicle for growth and international trade. The reopening of China's economic activity post-Covid and the huge economic potential in India and ASEAN were positive factors supporting global growth going forward.*

## Assessment of Board of Directors Performance

*In light of such macroeconomic developments, the Board of Commissioners considered that the Board of Directors had successfully carried out its duties and responsibilities and responded to economic challenges in 2023.*

*The Board of Commissioners assessed that the Board of Directors had anticipated through strategic policies with a positive impact on the Bank. Business growth is carried out prudently and is followed by cost efficiency and optimization of existing resources in achieving the targets to be achieved. The initiative to add Services from the Existing Open Banking API as well as the development of digital banking features is an effort to support the target of acquiring 1 million customers through the acceleration of digital banking transformation. This is implemented through B2B cooperation with third-party partners and supported by upgrading the core banking system.*

*In addition, the Bank's financial and operational performance in 2023 also showed improvement compared to the previous year. In 2023, Bank Artha Graha Internasional booked a Net Profit of IDR146.75 billion, an increase compared to the previous year of IDR54.99 billion. The Bank's asset quality was also well maintained as reflected in the Gross NPL ratio of 1.74%, and Net NPL of 0.31%. Overall, total assets increased from IDR25.44 trillion to IDR26.10 trillion.*



## Pengawasan Terhadap Implementasi Strategi

Dewan Komisaris dan Direksi merupakan organ utama sebagai bagian dari kepatuhan terhadap peraturan dan perundang-undangan yang berlaku. Direksi berperan mengelola operasional dan bisnis Bank, sedangkan Dewan Komisaris memiliki peran untuk mengawasi pengelolaan operasional dan bisnis yang dijalankan Direksi.

Hubungan kerja antara kedua organ ini dibangun dengan saling menghormati antar keduanya. Terdapat batasan dari tanggung jawab dan peran yang dijalankan baik oleh Dewan Komisaris maupun Direksi. Dewan Komisaris bertugas melakukan pengawasan atas jalannya pengelolaan BAGI oleh Direksi, memberi nasihat kepada Direksi, serta memastikan bahwa Perusahaan melaksanakan Tata Kelola Perusahaan yang Baik, atau *Good Corporate Governance* (GCG).

Dewan Komisaris senantiasa melakukan pengawasan terhadap perumusan dan implementasi strategi Perseroan. Pengawasan terhadap perumusan strategi Perseroan dilaksanakan pada tahap penyusunan Rencana Strategis Bank dan Rencana Bisnis Bank (RBB). Sedangkan pengawasan terhadap implementasi strategi dilakukan melalui pengawasan dan pemberian nasihat kepada Direksi dalam menjalankan kegiatan bisnis Perseroan.

Dalam hal penyusunan target dan strategi tahun 2023, Dewan Komisaris memberikan arahan dengan mempertimbangkan kondisi ekonomi dan geopolitik dalam dan luar negeri. Dewan Komisaris juga memperhatikan faktor-faktor internal yang perlu ditingkatkan dan dilengkapi dalam menjalankan strategi untuk mencapai target 2023.

Dewan Komisaris juga melakukan evaluasi atas kinerja keuangan dan operasional bisnis Bank, pengembangan kapasitas dan kapabilitas. Antara lain melalui pengembangan bisnis digital dan keamanan siber, pengembangan sumber daya manusia, penerapan teknologi digital perbankan strategi perkreditan yang mengedepankan prinsip kehati-hatian, serta pengawasan terhadap implementasi manajemen risiko dan sistem pengendalian internal.

## Mekanisme dan Frekuensi Pengawasan

Pengawasan dilaksanakan antara lain melalui rapat berkala Dewan Komisaris dan Direksi secara rutin setidaknya 1 (satu) kali dalam 4 (empat) bulan. Sepanjang tahun 2023, Dewan Komisaris telah melaksanakan 10 (sepuluh) 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.

## Supervision of Strategy Implementation

*The Board of Commissioners and Directors are the main organs as part of compliance with prevailing laws and regulations. The Board of Directors has the role of managing the Bank's operations and business, while the Board of Commissioners has the role of overseeing the management of operations and business carried out by the Board of Directors.*

*The working relationship between these two organs is built on mutual respect. There are limits to the responsibilities and roles carried out by both the Board of Commissioners and the Directors. The Board of Commissioners is tasked with supervising the management of BAGI by the Board of Directors, providing advice to the Board of Directors, and ensuring that the Company implements Good Corporate Governance (GCG).*

*The Board of Commissioners continuously supervises the formulation and implementation of the Company's strategy. Supervision of the Company's strategy formulation is carried out at the stage of preparing the Bank's Strategic Plan and the Bank's Business Plan (RBB). Meanwhile, supervision of strategy implementation is carried out through supervision and advising the Board of Directors in carrying out the Company's business activities.*

*In terms of preparing targets and strategies for 2023, the Board of Commissioners provided direction by considering domestic and foreign economic and geopolitical conditions. The Board of Commissioners also took note of the internal factors that needed to be improved and complemented in executing the strategy to achieve the 2023 target.*

*The Board of Commissioners also evaluated the Bank's financial performance and business operations, capacity and capability development. Among others, through the development of digital business and cybersecurity, human resource development, implementation of digital banking technology, credit strategy that prioritizes prudential principles, and supervision of the implementation of risk management and internal control systems.*

## Monitoring Mechanism and Frequency

*Supervision was carried out, among others, through regular meetings of the Board of Commissioners and the Board of Directors at least 1 (one) time in 4 (four) months. Throughout 2023, the Board of Commissioners held 10 (ten) joint meetings with the Board of Directors. In these forums, the Board of Commissioners requested explanations from the Board of Directors regarding Bank Artha Graha Internasional's performance achievements and various obstacles faced by the Bank. The Board of Commissioners expressed its views and provided advice to the Board of Directors on these matters.*



Selain itu, pengawasan Dewan Komisaris juga dilakukan secara langsung melalui komite-komite di bawah Dewan Komisaris. Dewan Komisaris juga melakukan pengawasan terhadap laporan audit internal maupun eksternal, memberikan pengarahannya, serta memastikan Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Internal Audit, Auditor Eksternal, hasil pengawasan Otoritas Jasa Keuangan dan Bank Indonesia, serta otoritas lainnya.

Beberapa bidang yang menjadi fokus pengawasan Dewan Komisaris di tahun 2023, antara lain dalam hal pengelolaan likuiditas, pendanaan dan penyaluran dana, permodalan, pengembangan *digital banking* dan *upgrade core banking*, penyelesaian kredit bermasalah serta AYDA, dan pengembangan SDM dan kaderisasi.

Dewan Komisaris telah menyampaikan rekomendasi kepada Direksi untuk menyiapkan infrastruktur yang memadai, khususnya yang terkait dengan SDM, TI dan kebijakan internal, agar Bank dapat mencapai target-target bisnis di tahun 2023. Khusus untuk pengembangan *digital banking* dan *upgrade core banking*, Dewan Komisaris meminta Direksi untuk lebih selektif dalam memilih *partner* agar proses tersebut dapat berjalan dengan baik dan sesuai ketentuan yang berlaku. Selain itu, Dewan Komisaris juga mendorong Direksi untuk menjaga penyaluran kredit secara *prudent* dengan menerapkan manajemen risiko yang lebih baik lagi. Hal tersebut juga sebagai antisipasi berakhirnya kebijakan relaksasi Covid dari OJK.

Terkait peningkatan kualitas SDM, Dewan Komisaris meminta Direksi untuk menerapkan sistem evaluasi kinerja yang komprehensif dan menjalankan program pelatihan karyawan yang sesuai dengan kebutuhan unit kerja dan target bisnis, agar pelaksanaan program menjadi lebih efektif.

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

Terkait penetapan target dan strategi RBB, Dewan Komisaris melihat *challenging* namun *achievable*. Berdasarkan kekuatan dan sumber daya yang dimiliki Bank diyakini target tersebut dapat tercapai. Namun demikian Dewan Komisaris memberikan saran agar dalam mencapai target tersebut tetap dilakukan dengan *prudent* dan mengutamakan prinsip kehati-hatian.

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 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.

*In addition, the Board of Commissioners' supervision is also carried out directly through committees under the Board of Commissioners. The Board of Commissioners also supervises internal and external audit reports, provides direction, and ensures that the Board of Directors has followed up on audit findings and recommendations from Internal Audit, External Auditors, the results of supervision by the Financial Services Authority and Bank Indonesia, as well as other authorities.*

*Some areas that were the focus of the Board of Commissioners' supervision in 2023 included liquidity management, funding and disbursement of funds, capital, digital banking development and core banking upgrades, settlement of non-performing loans and AYDA, and human resource development and regeneration.*

*The Board of Commissioners had submitted recommendations to the Board of Directors to prepare adequate infrastructure, particularly related to human resources, IT and internal policies so that the Bank was able to achieve its business targets in 2023. Specifically for the development of digital banking and core banking upgrades, the Board of Commissioners requested the Board of Directors to be more selective in selecting partners to ensure smooth running of the process in accordance with applicable regulations. In addition, the Board of Commissioners also encouraged the Board of Directors to maintain prudent lending by implementing better risk management. This was also in anticipation of the end of the Covid relaxation policy from OJK.*

*Regarding HR quality improvement, the Board of Commissioners requested the Board of Directors to implement a comprehensive performance evaluation system and run employee training programs in accordance with work unit and business target needs to improve effectiveness of program implementation.*

*On the other hand, the Board of Commissioners also supported the Board of Directors' strategy to implement sustainability policies and strategies in line with the RAKB. This was one of Bank Artha Graha Internasional's responses to the challenges in implementing sustainable finance.*

*Regarding the setting of RBB targets and strategies, the Board of Commissioners found them challenging but achievable. Based on the Bank's strengths and resources, it was believed that the targets could be achieved. However, the Board of Commissioners advised that the achievement of these targets must be done prudently while prioritizing the principle of prudence.*

*Last but not least, the Board of Commissioners ensured that Bank Artha Graha Internasional was managed in accordance with the prevailing laws and regulations and GCG principles. The Board of Commissioners ensured that the management of Bank Artha Graha Internasional was in accordance with the vision, mission, values and aspirations of the Shareholders while taking into account all stakeholders.*



## Pandangan atas Prospek Usaha Bank yang Disusun oleh Direksi

Ekonomi global diprediksi masih sangat dinamis pada tahun 2024 akibat tekanan perang, inflasi dan suku bunga yang masih tinggi. Risiko inflasi diperkirakan masih tetap tinggi seiring dengan masih berlanjutnya konflik Israel-Palestina dan perang Rusia-Ukraina yang berpengaruh pada harga komoditas seperti minyak dan gandum. Suku bunga The Fed yang lebih tinggi telah membuat biaya pinjaman menjadi mahal untuk konsumen dan bisnis.

Di tengah dinamika global yang berubah cepat, stabilitas makroekonomi dan sistem keuangan Indonesia diperkirakan akan tetap terjaga dan Indonesia diharapkan mampu mempertahankan pertumbuhan ekonomi yang solid, walaupun situasi global tetap akan berdampak langsung bagi Indonesia, khususnya pada ekspor dan investasi. Namun demikian, baik pemerintah maupun Bank Indonesia tetap optimis ekonomi Indonesia akan tumbuh pada kisaran 4,7% - 5,5% di tahun 2024. Berlandaskan pada kondisi tersebut dan meninjau rencana kerja dan strategis usaha yang disusun oleh Direksi, Dewan Komisaris tetap optimis dengan capaian kinerja Bank Artha Graha Internasional di tahun 2024.

Di tengah tantangan pertumbuhan ekonomi yang terbatas dan geopolitik yang tidak stabil, Dewan Komisaris menilai peluang dan prospek usaha Bank tetap terjaga dibuktikan dengan pencapaian kinerja tahun 2023 terhadap target yang ditetapkan.

Dewan Komisaris senantiasa mendukung Direksi mengoptimalkan segala daya dan upaya untuk memanfaatkan peluang bisnis di tengah kondisi ekonomi yang masih cukup menantang, melanjutkan implementasi strategi jangka panjang, serta peningkatan kapabilitas Bank Artha Graha Internasional demi mempertahankan profitabilitas maupun pertumbuhan yang sehat dan berkelanjutan.

Di luar itu, Dewan Komisaris sungguh berharap transisi kepemimpinan Indonesia di tahun 2024 akan mampu membawa perekonomian Indonesia tumbuh lebih baik dan mampu melahirkan hal positif bagi kehidupan sosial ekonomi masyarakat Indonesia.

## Outlook on Business Prospects Prepared by the Board of Directors

*The global economy is predicted to remain very dynamic in 2024 due to war pressure, inflation and high interest rates. Inflation risk is expected to remain high as the Israeli-Palestinian conflict and the Russia-Ukraine war continue to affect commodity prices such as oil and wheat. The Fed's higher interest rates have made borrowing expensive for consumers and businesses.*

*Amid fast-changing global dynamics, Indonesia's macroeconomic and financial system stability is expected to be maintained and the country is expected to maintain solid economic growth, although the global situation is certain to have a direct impact on Indonesia, particularly on exports and investment. Nevertheless, both the government and Bank Indonesia remain optimistic that Indonesia's economy will grow in the range of 4.7% - 5.5% in 2024. Based on these conditions and the review of the work plan and business strategy prepared by the Board of Directors, the Board of Commissioners remains optimistic about Bank Artha Graha Internasional's performance in 2024.*

*Amid the challenges of limited economic growth and unstable geopolitics, the Board of Commissioners considered that the Bank's business opportunities and prospects were maintained as evidenced by the achievement of 2023 performance against the targets.*

*The Board of Commissioners continues to support the Board of Directors to optimize all efforts to take advantage of business opportunities in the midst of challenging economic conditions, continue the implementation of long-term strategies, and improve the capabilities of Bank Artha Graha Internasional to maintain profitability and healthy and sustainable growth.*

*Beyond that, the Board of Commissioners sincerely hopes that Indonesia's leadership transition in 2024 will be able to bring Indonesia's economy to grow better and be able to generate positive things for the socio-economic life of the Indonesian people.*

## Pandangan Atas Tata Kelola Perusahaan

Dewan Komisaris berpandangan bahwa Direksi telah melakukan tugasnya dalam merumuskan dan melaksanakan strategi serta kebijakan BAGI terkait GCG dengan cukup baik, dengan tujuan menjaga kelangsungan usaha, memperbaiki kinerja Bank dan meningkatkan daya saing Bank dengan senantiasa menjunjung tinggi prinsip kehati-hatian dan didukung dengan kerangka kerja manajemen risiko.

Pelaksanaan GCG menjadi salah satu fokus utama Dewan Komisaris dalam melakukan pengawasan. Oleh karena itu Dewan Komisaris memberikan saran dan nasihat dalam meningkatkan kualitas penerapan tata kelola Bank, agar tetap mengedepankan prinsip-prinsip transparansi, akuntabilitas, tanggung jawab, independen, kewajaran dan kesetaraan.

Penerapan GCG dalam kegiatan operasional 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.

## Pandangan atas Whistleblowing System

Bank Artha Graha Internasional memiliki dan menjalankan Sistem Pelaporan Pelanggaran (*Whistleblowing System*) sebagai sarana bagi pihak eksternal dan internal, untuk dapat menyampaikan laporan mengenai dugaan pelanggaran terhadap prinsip-prinsip Tata Kelola Perusahaan, nilai-nilai etika, dan kebijakan atau prosedur yang berlaku, berdasarkan bukti/data/informasi yang dapat dipertanggungjawabkan serta dengan niat baik untuk kepentingan Bank.

Keberadaan WBS merupakan bagian dari komitmen Bank Artha Graha Internasional untuk menjadikan prinsip GCG sebagai landasan dari setiap aspek operasi dan bisnis Bank sehari-hari. Sebagai bagian dari penerapan GCG, WBS telah menjadi komitmen bagi Bank untuk diterapkan dalam deteksi dini dan pencegahan terjadinya pelanggaran dalam setiap aspek operasional. Dengan penerapan WBS diharapkan tercipta iklim kerja yang tulus, jujur, bertanggung jawab, berintegritas dan transparan dilingkungan Bank.

Setiap informasi WBS yang masuk dan diverifikasi kebenarannya akan ditindaklanjuti. Penerapan WBS dinilai telah berjalan baik namun senantiasa dievaluasi untuk meningkatkan kualitas sebagai *early warning system* bagi Bank.

## Outlook on Corporate Governance

*The Board of Commissioners is of the view that the Board of Directors has successfully performed its duties in formulating and implementing BAGI strategies and policies related to GCG with the aim of maintaining business continuity, improving performance and increasing competitiveness by constantly upholding prudential principles supported by a risk management framework.*

*GCG implementation is one of the main focuses of the Board of Commissioners in conducting supervision. Therefore, the Board of Commissioners provides advice and counsel in improving the quality of the Bank's governance implementation so that it continues to prioritize the principles of transparency, accountability, responsibility, independence, fairness and equality.*

*GCG implementation in operational activities creates added value for the Bank for all interested parties (stakeholders). The Bank can also ensure that the objectives set have been achieved by carrying out sound business practices.*

## Outlook on Whistleblowing System

*Bank Artha Graha Internasional operates a Whistleblowing System as a means for external and internal parties to submit reports regarding alleged violations of the principles of Corporate Governance, ethical values, and applicable policies or procedures, based on evidence/data/information that can be accounted for and in good faith for the benefit of the Bank.*

*The WBS is part of Bank Artha Graha Internasional's commitment to make GCG principles the foundation of every aspect of the Bank's daily operations and business. As part of the implementation of GCG, WBS has become a commitment for the Bank to be implemented in early detection and prevention of violations in every aspect of operations. The implementation of WBS is expected to create a work climate that is sincere, honest, responsible, integrity and transparent within the Bank.*

*Any incoming WBS information that has been verified will be followed up. The WBS is considered to have been satisfactorily implemented but is always evaluated to improve the quality as an early warning system for the Bank.*



Sepanjang tahun 2023, Dewan Komisaris menilai bahwa penerapan WBS Bank Artha Graha Internasional telah berjalan cukup baik dan memastikan bahwa setiap laporan telah ditindaklanjuti sesuai dengan peraturan yang berlaku.

## Penilaian Kinerja Komite-Komite di Bawah Dewan Komisaris

Sebagai upaya meningkatkan peran Dewan Komisaris dalam menjalankan fungsi pengawasan, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi. Dalam menjalankan fungsinya masing-masing, Dewan Komisaris mengarahkan komite-komite tersebut dengan aktif melaksanakan monitoring bersama dengan Direksi terkait.

Dewan Komisaris menilai kinerja Komite di bawah Dewan Komisaris selama tahun 2023 telah bekerja dengan baik menjalankan tugas dan tanggung jawabnya dalam mendukung fungsi pengawasan yang dijalankan Dewan Komisaris. Seluruh rekomendasi masing-masing Komite juga telah diterima oleh Dewan Komisaris dan menjadi bahan pertimbangan dalam proses pengambilan keputusan atas usulan yang disampaikan Direksi.

Komite Audit telah melakukan pemantauan dan evaluasi pengendalian internal dan pelaksanaan fungsi audit internal dan eksternal. Komite Pemantau Risiko telah mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut. Sedangkan Komite Remunerasi dan Nominasi telah membantu pelaksanaan fungsi pengawasan dan pembinaan oleh Dewan Komisaris terhadap Direksi beserta jajarannya dalam hal penerapan kebijakan remunerasi dan nominasi antara lain terkait dengan kebijakan remunerasi pegawai secara keseluruhan serta memberikan usulan calon yang memenuhi syarat sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk ditetapkan dalam Rapat Umum Pemegang Saham.

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.

*Throughout 2023, the Board of Commissioners assessed that the implementation of Bank Artha Graha Internasional's WBS was successful and ensured that each report was followed up in accordance with applicable regulations.*

## Performance Assessment of Committees under the Board of Commissioners

*To enhance the role of the Board of Commissioners in carrying out its supervisory function, it is assisted by the Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee. In carrying out their respective functions, the Board of Commissioners directs these committees by actively conducting joint monitoring with the relevant Directors.*

*The Board of Commissioners assessed that the Committees under the Board of Commissioners successfully carried out their duties and responsibilities in supporting the supervisory functions of the Board of Commissioners in 2023. All recommendations of each Committee were accepted by the Board of Commissioners and taken into consideration in the decision-making process on proposals submitted by the Board of Directors.*

*The Audit Committee has monitored and evaluated internal controls and the implementation of internal and external audit functions. The Risk Monitoring Committee has evaluated the conformity between risk management policies and the implementation of these policies. Meanwhile, the Remuneration and Nomination Committee has assisted the implementation of supervisory and guidance functions by the Board of Commissioners to the Board of Directors and the staff in terms of the implementation of remuneration and nomination policies, among others, related to the overall employee remuneration policy and providing proposals for qualified candidates as members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners to be determined at the General Meeting of Shareholders.*

*To maintain performance continuity, the Board of Commissioners expects all committee members to continue to improve their skills in their respective fields and remain consistent in carrying out their duties with dedication and integrity.*



## Perubahan Komposisi Dewan Komisaris

Tahun 2023, komposisi Dewan Komisaris Bank mengalami perubahan sesuai keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada 27 Juli 2023 yang tertuang dalam Akta Pernyataan Keputusan Rapat No. 16 tanggal 27 Juli 2023 yang memberhentikan dengan hormat Bapak Nicolaus Eko Riwayanto selaku Komisaris Independen dan mengangkat Ibu Pesta Uli Sitanggang sebagai Komisaris Independen Bank.

Komposisi Dewan Komisaris Bank saat ini adalah sebagai berikut:

## Changes in Board of Commissioners Composition

In 2023, the composition of the Bank's Board of Commissioners changed in accordance with the decision of the Annual General Meeting of Shareholders held on July 27, 2023 as stated in Deed of Meeting Resolution No. 16 dated July 27, 2023 which honorably dismissed Mr. Nicolaus Eko Riwayanto as Independent Commissioner and appointed Mrs. Pesta Uli Sitanggang as Independent Commissioner of the Bank.

The current composition of the Bank's Board of Commissioners is as follows:

| Jabatan<br><i>Position</i>                                                                     | Nama<br><i>Name</i>  |
|------------------------------------------------------------------------------------------------|----------------------|
| Komisaris Utama/Komisaris Independen<br><i>President Commissioner/Independent Commissioner</i> | Kiki Syahnakri       |
| Wakil Komisaris Utama<br><i>Vice President Commissioner</i>                                    | Tomy Winata          |
| Wakil Komisaris Utama<br><i>Vice President Commissioner</i>                                    | Sugianto Kusuma      |
| Komisaris Independen<br><i>Independent Commissioner</i>                                        | Elizawatie Simon     |
| Komisaris Independen<br><i>Independent Commissioner</i>                                        | Pesta Uli Sitanggang |

Atas nama Dewan Komisaris, kami memberikan apresiasi dan ucapan terima kasih kepada Bapak Nicolaus Eko Riwayanto atas kontribusi dan dedikasi yang diberikan selama menjabat sebagai anggota Dewan Komisaris Bank Artha Graha Internasional.

On behalf of the Board of Commissioners, we would like to express our appreciation and gratitude to Mr. Nicolaus Eko Riwayanto for his contribution and dedication during his tenure as a member of the Board of Commissioners of Bank Artha Graha Internasional.



## 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 terima kasih dan menyampaikan penghargaan kepada Direksi atas kerja keras dan dedikasinya, sehingga Bank Artha Graha Internasional dapat merespons tantangan bisnis yang terjadi sepanjang tahun 2023. Dewan Komisaris meyakini tahun 2023 telah memberikan banyak pembelajaran yang sangat berharga. Oleh karena itu, Dewan Komisaris berharap Direksi dan seluruh Insan Bank untuk terus melanjutkan akselerasi transformasi digital, meningkatkan efisiensi, serta menerapkan strategi yang adaptif dengan tetap mengedepankan kehati-hatian demi mencatatkan performa yang lebih baik dan berkelanjutan di tahun-tahun mendatang.

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, the Board of Commissioners would like to express its gratitude for the trust and full support given to us to carry out the mandate of supervising the management of the Bank. Likewise, to the regulators and stakeholders, the Board of Commissioners expresses its deepest gratitude for the support that has been given.*

*The Board of Commissioners would also like to thank and appreciate the Board of Directors for their hard work and dedication, enabling Bank Artha Graha Internasional to respond to the business challenges that occurred throughout 2023. The Board of Commissioners believes that 2023 has provided many valuable lessons. Therefore, the Board of Commissioners expects the Board of Directors and all Bank personnel to continue to accelerate digital transformation, improve efficiency, and implement adaptive strategies while still prioritizing prudence in order to record better and more sustainable performance in the coming years.*

*May this harmonious relationship be the basis for Bank Artha Graha Internasional to continue to grow sustainably, and be able to provide added value to shareholders and all stakeholders.*

Jakarta, 28 Maret 2024

*Jakarta, March 28, 2024*

**Atas Nama Dewan Komisaris**

**On behalf of the Board of Commissioners**

PT Bank Artha Graha Internasional Tbk

**Kiki Syahnakri**

Komisaris Utama/Komisaris Independen

*President Commissioner/Independent Commissioner*

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## Laporan Direksi

Board Of Directors Report



Strategi pengembangan Bank Artha Graha Internasional difokuskan pada sektor-sektor yang memiliki potensi besar dengan tingkat risiko yang *manageable*. Untuk itu, Bank melakukan kolaborasi dan membangun sinergi dengan berbagai pihak agar dapat meningkatkan keunggulan bersaing.

*Bank Artha Graha Internasional's development strategy is focused on sectors that have great potential with manageable risk levels. For this reason, the Bank collaborates and builds synergy with various parties in order to increase competitive advantage.*



**Andy Kasih**

Direktur Utama  
President Director



## Pemegang Saham dan Pemangku Kepentingan yang Terhormat, *Dear Esteemed 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 2023 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 2023.

*Praise and thanks be to God Almighty for His mercy and blessings, Bank Artha Graha Internasional was able to pass the challenging year of 2023 with satisfactory achievements. Furthermore, please allow us on behalf of the Board of Directors to present our accountability report on the performance and achievements of Bank Artha Graha Internasional for the year 2023.*

### Kondisi Ekonomi dan Industri Perbankan Tahun 2023

Tahun 2023 merupakan awal dari berakhirnya pandemi, sehingga dunia sangat optimis akan terjadi pemulihan perekonomian global. Akan tetapi, dinamika perekonomian global berubah cepat dengan ketidakpastian yang tinggi yang dipicu oleh dinamika negara-negara maju yang berdampak ke global. Amerika Serikat masih dihadapkan pada inflasi yang berada di atas target, tingginya suku bunga dan peningkatan tekanan fiskal membayangi pelemahan ekonomi.

### *Economic and Banking Industry Conditions in 2023*

*2023 was the beginning of the end of the pandemic, and therefore the world was very optimistic that there would be a global economic recovery. However, the dynamics of the global economy were changing rapidly with high uncertainty triggered by the dynamics of developed countries that triggered a global impact. The United States was still faced with above-target inflation, high interest rates and increased fiscal pressure overshadowing the economic downturn.*

Ketegangan perdagangan antara Amerika Serikat (AS) dan Tiongkok masih berlanjut dan berdampak pada penurunan ekspor-impor kedua negara tersebut serta volume perdagangan dunia.

*Trade tensions between the United States (US) and China continued and had an impact on the decline in export-import of both countries as well as the volume of world trade.*

Selain itu, fragmentasi geopolitik-ekonomi meningkat dengan berlangsungnya perang Rusia di Ukraina yang menyebabkan terbatasnya pasokan serta tetap tingginya harga energi dan pangan global. Ketegangan Israel dan Palestina akhir-akhir ini menambah ketegangan geopolitik di Kawasan Timur Tengah dan juga dunia. Akibatnya, proses pemulihan ekonomi global melambat, disertai dengan berlanjutnya tekanan inflasi karena harga energi dan pangan dunia, serta keketatan pasar tenaga kerja di sejumlah negara maju.

*In addition, geopolitical-economic fragmentation intensified with Russia's ongoing war in Ukraine leading to supply constraints and persistently high global energy and food prices. Recent Israeli-Palestinian tensions added to geopolitical tensions in the Middle East region and the world. As a result, the global economic recovery process slowed down, accompanied by continued inflationary pressures due to global energy and food prices, as well as labor market tightness in a number of advanced economies.*

Berdasarkan kondisi tersebut, IMF merevisi pertumbuhan ekonomi dunia tahun 2023 menjadi hanya 3%, sedangkan oleh OECD 2,9%. Inflasi juga diprediksi mencapai level 5,8%, lebih tinggi dibandingkan periode sebelum pandemi.

*Based on these conditions, the IMF revised world economic growth in 2023 to only 3%, while the OECD revised to 2.9%. Inflation was also predicted to reach a level of 5.8%, higher than the period before the pandemic.*



Perekonomian dunia melambat dengan ketidakpastian pasar keuangan yang mulai mereda sebagaimana suku bunga kebijakan moneter, termasuk *Federal Funds Rate* (FFR), diperkirakan telah mencapai puncaknya namun masih akan bertahan tinggi dalam waktu yang lama (*high for longer*). Demikian pula *yield* obligasi Pemerintah negara maju, termasuk US *Treasury*, diperkirakan dalam kecenderungan menurun tetapi tingkatnya masih akan tinggi sejalan dengan premi risiko jangka panjang (*term-premia*) terkait besarnya pembiayaan fiskal dan utang pemerintah. Atas hal ini Bank Indonesia memperkirakan pertumbuhan ekonomi global tahun 2023 sebesar 3,0% dan melambat menjadi 2,8% pada 2024.

Dengan kondisi seperti tersebut, perekonomian Indonesia tetap tumbuh baik didukung oleh permintaan domestik. Konsumsi rumah tangga dan investasi tetap tumbuh sejalan dengan keyakinan masyarakat dan berlanjutnya penyelesaian Proyek Strategis Nasional (PSN).

Berdasarkan data Badan Pusat Statistik (BPS), ekonomi Indonesia tahun 2023 tumbuh sebesar 5,05%. Kendati lebih rendah dari pertumbuhan tahun sebelumnya sebesar 5,31%, namun Indonesia menjadi salah satu negara dengan pertumbuhan ekonomi tertinggi diantara anggota G20. Pertumbuhan ekonomi tersebut juga didukung oleh keberhasilan pemerintah dalam menahan laju inflasi pada tingkat yang cukup rendah, yaitu 2,61%.

Pada 2024, kinerja konsumsi, baik swasta maupun Pemerintah, dan investasi diperkirakan terus meningkat sejalan dengan keyakinan konsumsi masyarakat yang tetap kuat, dampak positif pelaksanaan Pemilu, serta keberlanjutan pembangunan Proyek Strategis Nasional (PSN). Dengan perkembangan tersebut, pertumbuhan ekonomi 2024 diperkirakan meningkat dalam kisaran 4,7-5,5%.

Di tengah kondisi tersebut, industri perbankan Indonesia tetap solid dan resilien. Penyaluran kredit menjadi tren positif bagi industri perbankan yang diperkirakan mampu mencapai target pertumbuhan kredit hingga dua digit pada tahun 2023.

Berdasarkan data Statistik Perbankan Indonesia yang diterbitkan OJK, kredit perbankan sepanjang 2023 naik 10,38% secara tahunan (yoy). Angka ini berada dalam kisaran atas perkiraan Bank Indonesia. Berdasarkan jenis penggunaan, kredit investasi dan modal kerja, masing-masing, tumbuh 12,26% yoy dan 10,05% yoy.

Sementara itu, pertumbuhan Dana Pihak Ketiga (DPK) pada 2023 tercatat 3,73% yoy, dengan deposito menjadi kontributor pertumbuhan terbesar yaitu 4,48% yoy.

*The world economy was slowing down with financial market uncertainty starting to subside as monetary policy rates, including the Federal Funds Rate (FFR), were predicted to have peaked but would remain high for longer. Similarly, yields on developed country government bonds, including US Treasuries, were predicted to be on a declining trend but the level would remain high in line with the term-premia related to the size of fiscal financing and government debt. Based on this, Bank Indonesia forecast global economic growth in 2023 at 3.0% and slowing to 2.8% in 2024.*

*With such conditions, the Indonesian economy continued to grow supported by domestic demand. Household consumption and investment continued to grow in line with public confidence and the continued completion of the National Strategic Project (PSN).*

*Based on data from the Central Bureau of Statistics (BPS), Indonesia's economy in 2023 grew by 5.05%. Although lower than the previous year's growth of 5.31%, Indonesia became one of the countries with the highest economic growth among G20 members. The economic growth was also supported by the government's success in holding the inflation rate at a fairly low level of 2.61%.*

*In 2024, the performance of consumption, both private and government, and investment are predicted to continue to increase in line with the confidence of public consumption that remains strong, the positive impact of the implementation of the General Election, and the sustainability of the development of the National Strategic Project (PSN). With these developments, economic growth in 2024 is predicted to increase in the range of 4.7-5.5%.*

*In the midst of these conditions, Indonesia's banking industry remained solid and resilient. Credit distribution was a positive trend for the banking industry, which was estimated to achieve the double-digit credit growth target in 2023.*

*Based on Indonesian Banking Statistics data published by OJK, banking credit throughout 2023 rose 10.38% on an annual basis (yoy). This figure was within the upper range of Bank Indonesia's forecast. By type of use, investment and working capital loans, respectively, grew 12.26% yoy and 10.05% yoy.*

*Meanwhile, third-party funds (DPK) growth in 2023 was recorded at 3.73% yoy, with deposits being the largest contributor to growth at 4.48% yoy.*

Ketahanan Perbankan dan Stabilitas Sistem Keuangan terjaga didukung oleh permodalan yang kuat dan risiko kredit yang rendah. Otoritas Jasa Keuangan menyebutkan bahwa kondisi ini didukung oleh tingkat profitabilitas (ROA) dan permodalan (CAR) yang relatif tinggi masing-masing sebesar 2,76% dan 27,62%.

Bank berkomitmen untuk terus menjaga ketahanan likuiditas serta pengelolaannya dengan optimal dan *prudent*. Optimal dalam penempatan instrumen keuangan yang menghasilkan *yield* tinggi dengan sumber yang murah (*low cost*) namun dengan tetap memperhatikan *risk appetite* dan *risk tolerance* bank. Disisi lain bank Bank meningkatkan kualitas *Human Capital* untuk memperbaiki serta meningkatkan produktivitas dan kualitas aset dengan optimalisasi sumber daya, digitalisasi layanan dan proses bisnis yang ada.

### Kebijakan Strategis Tahun 2023

Tahun 2023, Bank berupaya untuk mengakselerasi kapabilitas IT dalam mendukung optimalisasi proses bisnis untuk mendukung kehandalan produk dan layanan digital seperti pengembangan produk *mobile banking*, *internet banking*, API, serta QRIS menjadi produk-produk digital Bank yang mengakomodir kebutuhan bisnis dalam mengakuisisi nasabah, meningkatkan CASA, volume transaksi, penyaluran kredit, serta *feebased income* untuk Bank.

Upaya Bank untuk meningkatkan kapasitas TI juga dibarengi dengan menerapkan sertifikasi ISO 27001 guna terus menjaga kualitas layanan IT. Langkah tersebut juga diikuti dengan pelaksanaan Audit IT dan *penetration testing* pada layanan serta *channel* Bank dengan fokus pada penanganan *cyber security* melalui *self-assessment* dari Bank, yang wajib dilakukan untuk menjaga keamanan dari serangan luar. Hal ini juga menjadi penguatan atas tingkat maturitas keamanan siber dan dan maturitas digital Bank.

Sejalan dengan upaya untuk meningkatkan kapasitas TI, Bank Artha Graha Internasional juga melakukan pembaharuan *Mobile Banking* ke *platform* Digital Apps untuk menjadi *one stop financial service solution* sehingga dapat mengakomodir kebutuhan nasabah agar tetap terus menggunakan aplikasi *agi*.

Selain itu, Bank juga berupaya untuk memaksimalkan kolaborasi dengan mitra bisnis dalam melakukan ekspansi bisnis melalui kerjasama B2B2C serta terus berinovasi dalam melakukan pengembangan fitur pada aplikasi digital milik Bank berbasis *mobile* yang sesuai dengan segmentasi nasabah baik itu *new customer* maupun transaksional. Pola kerjasama dengan mitra bisnis sebagai *channel* akuisisi untuk pembukaan rekening bank, kerjasama *merchant* dalam penggunaan layanan QRIS dan *Acquirer*.

*Banking Resilience and Financial System Stability were maintained supported by strong capitalization and low credit risk. The Financial Services Authority stated that this condition was supported by relatively high profitability (ROA) and capitalization (CAR) levels of 2.76% and 27.62% respectively.*

*The Bank is committed to maintaining liquidity resilience and managing it optimally and prudently. Optimal in the placement of high yielding financial instruments with low cost sources while still paying attention to the Bank's risk appetite and risk tolerance. On the other hand, the Bank is improving the quality of Human Capital to improve and increase productivity and asset quality by optimizing resources, digitizing existing services and business processes.*

### Strategic Policy for 2023

*In 2023, the Bank sought to accelerate IT capabilities in supporting business process optimization to support the reliability of digital products and services such as the development of mobile banking, internet banking, API, and QRIS products into Bank digital products that accommodate business needs in acquiring customers, increasing CASA, transaction volume, lending, and fee-based income for the Bank.*

*The Bank's efforts to improve IT capacity were also accompanied by implementation of ISO 27001 certification to continue maintaining the quality of IT services. This step was also followed by the implementation of IT Audit and penetration testing on the Bank's services and channels with a focus on handling cyber security through self-assessment from the Bank, which was mandatory to maintain security from external attacks. This also strengthened the Bank's cyber security maturity level and digital maturity.*

*In line with the efforts to improve IT capacity, Bank Artha Graha Internasional also updated Mobile Banking to the Digital Apps platform to become a one stop financial service solution so as to accommodate the needs of customers to continue using the *agi* application.*

*In addition, the Bank also endeavored to maximize collaboration with business partners in expanding business through B2B2C cooperation and continued to innovate in developing features on the Bank's mobile-based digital applications in accordance with customer segmentation, both new customers and transactional. Patterns of cooperation with business partners as an acquisition channel for opening bank accounts, merchant cooperation in the use of QRIS and Acquirer services.*



Tahun 2023, Bank Artha Graha Internasional juga mengevaluasi dan mengintegrasikan proses bisnis melalui implementasi teknologi dan sistem terintegrasi agar pelaksanaan eksekusi di lapangan berjalan sesuai dengan regulasi dan kepatuhan.

Keseluruhan inisiatif strategis yang dijalankan Bank tahun 2023 juga diikuti dengan penguatan kapasitas SDM yang dilakukan dengan mengimplementasikan *Human Capital Roadmap* sejalan dengan rencana jangka panjang Bank.

## Peran Direksi Dalam Perumusan Strategi dan Kebijakan Serta Langkah Monitoring yang Dijalankan

Sebagaimana diketahui, penyusunan Rencana Bisnis Bank (RBB) merupakan salah satu persyaratan yang ditetapkan oleh Otoritas Jasa Keuangan (OJK) kepada seluruh bank di Indonesia. RBB berisikan strategi dan kebijakan strategis Bank serta target dan proyeksi yang akan dicapai Bank. Direksi menjalankan peran yang sangat sentral dalam proses penyusunan RBB.

Proses penyusunan RBB diawali dengan mengevaluasi kinerja Bank selama 5 (lima) 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. Program kerja di bidang *Human Capital* dan IT juga menjadi perhatian utama dalam penyusunan RBB.

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.

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

*In 2023, Bank Artha Graha Internasional also evaluated and integrated business processes through the implementation of technology and integrated systems so that execution in the field was in accordance with regulations and compliance.*

*All strategic initiatives undertaken by the Bank in 2023 were also followed by strengthening human resource capacity by implementing the Human Capital Roadmap in line with the Bank's long-term plan.*

## Role of the Board of Directors in Strategy and Policy Formulation and Monitoring Measures

*The preparation of the Bank Business Plan (RBB) is one of the requirements set by the Financial Services Authority (OJK) for all banks in Indonesia. The RBB contains the Bank's strategic strategies and policies as well as the targets and projections to be achieved by the Bank. The Board of Directors plays a very central role in the RBB preparation process.*

*The RBB preparation process began with evaluating the Bank's performance over the last 5 (five) years. Furthermore, the Board of Directors in its meeting evaluated the achievement of each work unit on the current year's RBB for each directorate, where each directorate presented the performance of the current year's RBB along with an explanation of the achievement.*

*The Board of Directors provided direction in the form of the General Policy of the Board of Directors (KUD), where the KUD contains assumptions, including, macroeconomic assumptions (GDP, inflation rate, exchange rate, and interest rate). In addition, credit growth assumptions are set (including prioritized economic sectors and avoided economic sectors) and NIM ratios to be maintained. In addition, the assumptions of deposits growth, especially CASA growth, Fee Based Income assumptions, cost efficiency that can be done including the target BOPO ratio and profit targets to be achieved. Work programs in Human Capital and IT are also a major concern in the preparation of the RBB.*

*Subsequently, all directorates presented the strategies and work programs that would be carried out to achieve the targets and the enablers to achieve these targets. Subsequently, consolidation and fine tuning of the RBB was carried out. The Board of Directors requested approval from the Board of Commissioners at the Commissioners' meeting, after which the RBB was submitted to the regulator. The RBB was subsequently distributed to all work units as a guideline in achieving targets.*

*The preparation of the RBB from the beginning involved all existing work unit leaders, both business and non-business work units. The strategy set out in the RBB was set as a*



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 pengarahannya atas kinerja yang dicapai sehingga bila diperlukan tindakan koreksi segera dapat dilakukan.

## Pencapaian Kinerja Bank Tahun 2023

Penguatan dan penajaman strategi bisnis yang terus dilakukan agar Bank selalu adaptif dalam merespons kondisi perekonomian dan iklim usaha terkini, membuat Bank Artha Graha Internasional berhasil mencatatkan kinerja pertumbuhan bisnis yang positif dan solid di sepanjang tahun 2023.

Pada tahun 2023, total kredit yang diberikan Bank Artha Graha Internasional mencapai sebesar Rp12,15 triliun, meningkat 18,74% dari tahun sebelumnya sebesar Rp10,23 triliun. Pencapaian tersebut setara dengan 97,85% dari target RBB 2023 sebesar Rp12,41 triliun. Kredit yang diberikan Bank utamanya berupa kredit korporasi/komersil, yaitu sebesar Rp9,27 triliun yang setara dengan 110,98% dari RBB sebesar Rp8,35 triliun, sedangkan kredit segmen ritel dan konsumen belum dapat memenuhi target RBB dengan pencapaian masing-masing sebesar 39,49% dan 79,08% dari RBB.

Dana pihak ketiga (DPK) yang dihimpun Bank tahun 2023 sebesar Rp20,63 triliun, yang setara dengan 95,76% dari RBB sebesar Rp21,54 triliun. DPK Bank utamanya berupa produk Deposito yaitu Rp12,48 triliun, sedangkan produk Giro dan Tabungan masing-masing sebesar Rp6,63 triliun dan Rp1,52 triliun.

Pada tahun 2023, Bank memperoleh pendapatan bunga sebesar Rp1,48 triliun yang setara dengan 94,29% dari target RBB sebesar Rp1,57 triliun. Pendapatan bunga tersebut utamanya berasal dari pendapatan bunga kredit yaitu sebesar Rp1,05 triliun dan pendapatan bunga *treasury* sebesar Rp425,9 miliar.

Dengan kinerja tersebut, tahun 2023, Bank memperoleh laba bersih sebesar Rp146,75 miliar, meningkat signifikan dibandingkan tahun sebelumnya sebesar Rp54,99 miliar.

Beberapa rasio keuangan Bank menunjukkan peningkatan antara lain ROA naik menjadi 0,60%, ROE naik menjadi 4,24%, sementara NIM juga meningkat menjadi 5,58%. Dari sisi kualitas aset juga terdapat perbaikan dimana NPL *gross* mengalami penurunan dari tahun sebelumnya menjadi 1,74%.

*guideline at every level which was derived in the form of work programs that supported and were in line with the strategy. The implementation of monitoring and evaluation of the performance of each work unit was carried out periodically either weekly, bi-weekly or monthly where each work unit submitted its performance in the forum, among others, in the Board of Directors meeting, management committee meeting. When deemed necessary, meetings or incidental meetings could also be held where management provided direction on the performance achieved so that necessary corrective action could be taken immediately.*

## Achievement of Bank Performance in 2023

*The strengthening and sharpening of business strategies to ensure that the Bank is always adaptive in responding to the latest economic conditions and business climate has enabled Bank Artha Graha Internasional to record positive and solid business growth performance throughout 2023.*

*In 2023, Bank Artha Graha Internasional's total loans reached IDR12.15 trillion, an increase of 18.74% from the previous year of IDR10.23 trillion. The achievement is equivalent to 97.85% of the 2023 RBB target of IDR12.41 trillion. The Bank's loans were mainly in the form of corporate/commercial loans, amounting to IDR9.27 trillion which is equivalent to 110.98% of the RBB of IDR8.35 trillion, while retail and consumer segment loans have not been able to meet the RBB target with the achievement of 39.49% and 79.08% of the RBB respectively.*

*Third party funds (DPK) raised by the Bank in 2023 amounted to IDR20.63 trillion, which is equivalent to 95.76% of the RBB of IDR21.54 trillion. The Bank's deposits were mainly in the form of deposit products, which amounted to IDR12.48 trillion, while current account and savings products amounted to IDR6.63 trillion and IDR1.52 trillion, respectively.*

*In 2023, the Bank earned interest income of IDR1.48 trillion, equivalent to 94.29% of the RBB target of IDR1.57 trillion. The interest income mainly came from loan interest income of IDR1.05 trillion and interest treasury income of IDR425.9 billion.*

*With this performance, the Bank earned a net profit of IDR146.75 billion in 2023, a significant increase compared to the previous year of IDR54.99 billion.*

*Some of the Bank's financial ratios showed improvement including ROA rose to 0.60%, ROE rose to 4.24%, while NIM also increased to 5.58%. In terms of asset quality, there was also an improvement where gross NPL decrease compared to the previous year of 1.74%.*



Total aset yang dibukukan Bank tahun 2023 terealisasi sebesar Rp26,10 triliun atau 95,48% dari target tahun 2023 sebesar Rp27,34 triliun.

## Tantangan yang Dihadapi

Terdapat sejumlah hal yang dipandang oleh Bank sebagai tantangan utama sepanjang tahun 2023. Meningkatnya ketegangan geopolitik mendorong tetap tingginya harga energi dan naiknya harga pangan sehingga mengakibatkan lambatnya penurunan inflasi global (*gradual disinflation*).

Untuk mengendalikan masih tingginya inflasi, suku bunga kebijakan moneter di negara maju, termasuk *Federal Funds Rate* (FFR), tetap bertahan tinggi dalam jangka waktu yang lebih lama (*higher interest for longer*). Kebijakan *The Fed* tersebut menjadi pertimbangan Bank Indonesia (BI) untuk menaikkan suku bunga acuan.

Kompetisi yang semakin *massive*, khususnya di segmen *digital banking*, baik dengan bank konvensional maupun bank digital menjadi salah satu tantangan yang dihadapi Bank Artha Graha Internasional di tahun 2023. Untuk itu, Bank terus meningkatkan kualitas layanan *digital banking*-nya dengan menawarkan berbagai fitur-fitur baru, untuk meningkatkan kenyamanan nasabah sekaligus menjawab kebutuhan nasabah dalam melakukan transaksi perbankan.

Selain itu, Bank juga menghadapi tantangan dalam pengembangan pasar di segmen bisnis SME dan *consumer*, karena maraknya *fintech* yang sedang agresif berekspansi. Tantangan lainnya adalah adanya perubahan regulasi berdampak pada penyesuaian bisnis proses Bank.

Menghadapi tantangan tersebut, langkah strategis yang dilakukan Bank Artha Graha Internasional adalah dengan melakukan pembenahan di bidang *Human Capital*. Bank meyakini, dengan memiliki sumber daya manusia yang handal, Bank akan mampu menjawab setiap tantangan yang ada. Tahun 2023, Bank berupaya membangun organisasi efektif untuk mendukung model bisnis dengan melakukan perputaran karyawan antar direktorat, mutasi cabang antar kota merupakan suatu tantangan tersendiri, sehingga langkah yang dilakukan untuk menjadi solusi adalah pendekatan kepada karyawan yang bersifat personal dan persuasif yang diikuti dengan potensi pengembangan karir jangka panjang. Selain itu, Bank juga memperkuat aspek *leadership*, khususnya pada level senior yang sekaligus juga menjadi bagian dari program regenerasi di Bank.

Selain pembenahan *Human Capital*, Bank juga melakukan pembenahan dari aspek bisnis dan operasional dengan meningkatkan produktivitas dan kualitas kerja di beberapa unit kerja operasional. Langkah yang dilakukan sentralisasi pekerjaan unit kerja operasional yang berada di luar kota ke Kantor Pusat.

*Total assets booked by the Bank in 2023 were realized at IDR26.10 trillion or 95.48% of the 2023 target of IDR27.34 trillion.*

## Challenges

*There are a number of factors that the Bank deemed as major challenges throughout 2023. Rising geopolitical tensions drove energy prices to remain high and food prices to rise, resulting in a slow decline in global inflation (*gradual disinflation*).*

*To control high inflation, monetary policy rates in developed countries, including the Federal Funds Rate (FFR), remained high for a longer period of time (*higher interest for longer*). The Fed's policy was considered by Bank Indonesia (BI) in raising the benchmark interest rate.*

*Increasing competition, especially in the digital banking segment, both with conventional banks and digital banks, was one of the challenges faced by Bank Artha Graha Internasional in 2023. For this reason, the Bank continued to improve the quality of its digital banking services by offering various new features, to increase customer convenience while responding to customer needs in conducting banking transactions.*

*In addition, the Bank also encountered challenges in market development in the MSMEs and consumer business segments due to the rise of fintechs that were aggressively expanding. Another challenge was that changes in regulations had an impact on adjusting the Bank's business processes.*

*Facing these challenges, Bank Artha Graha Internasional took strategic steps to improve its human capital. The Bank believed that by having reliable human resources, it would be able to answer every challenge. In 2023, the Bank sought to build an effective organization to support the business model by conducting employee turnover between directorates, branch mutations between cities was a challenge in itself, so the steps taken to be a solution were personal and persuasive approaches to employees followed by the potential for long-term career development. In addition, the Bank also strengthened the leadership aspect, especially at the senior level which is also part of the regeneration program at the Bank.*

*In addition to improving Human Capital, the Bank also made improvements from the business and operational aspects by improving productivity and work quality in several operational work units. Steps taken centralized the work of operational work units located outside the city to the Head Office.*

Sedangkan untuk menyikapi perubahan regulasi, Bank melakukan integrasi laporan regulator dan terus konsisten meningkatkan otomasi dan integrasi pelaporan ke regulator.

*Meanwhile, to address regulatory changes, the Bank integrated regulatory reports and continued to consistently improve automation and integration of reporting to regulators.*

## Prospek Usaha

Arah kebijakan Bank meningkatkan kualitas *Human Capital* untuk memperbaiki serta meningkatkan produktivitas dan kualitas dengan optimalisasi sumber daya, digitalisasi layanan dan proses bisnis yang ada dengan langkah strategis sebagai berikut:

- a. Memperkuat fungsi pengelolaan strategi agar dalam mengawal eksekusi strategi menjadi jelas lebih terarah, terkomunikasikan dengan baik dan terselaraskan ke setiap unit kerja.
- b. Melakukan pengembangan bisnis dengan memanfaatkan jaringan *network* Bank, baik dari grup usaha, nasabah eksisting maupun mitra bisnis melalui *Supply Chain Financing*, *Distributor Financing*, *Channeling*, *Cross Selling* dan *Up Selling* untuk meningkatkan pertumbuhan Portofolio Kredit, DPK, Pendapatan Bunga serta *fee based income* pada sektor industri pengolahan, perdagangan besar dan eceran, konstruksi, perikanan, perkebunan, pertambangan, dan jasa keuangan.
- c. Mengevaluasi dan mengintegrasikan proses bisnis melalui implementasi teknologi dan sistem terintegrasi agar pelaksanaan eksekusi di lapangan berjalan sesuai dengan regulasi dan kepatuhan.
- d. Memperkuat pemasaran *platform* berbasis *digital banking* dengan inisiatif *digital marketing* dan kolaborasi ekosistem digital untuk meningkatkan akuisisi dan transaksi nasabah berbasis data.
- e. Akselerasi kapabilitas IT dalam mendukung optimalisasi proses bisnis untuk mendukung keandalan produk dan layanan digital untuk meningkatkan akuisisi, transaksi dan penyaluran kredit.
- f. Penguatan pengukuran dan pengawasan proses digitalisasi dan *cyber security* dari aspek risiko dan audit.
- g. Implementasi *Human Capital Roadmap* sejalan dengan rencana jangka panjang Bank.

## Business Prospect

*The Bank's policy direction is to improve the quality of Human Capital to improve and increase the productivity and quality of the workforce by optimizing resources, digitizing existing services and business processes with the following strategic steps:*

- a. Strengthening the strategy management function in order to oversee strategy execution to be clearly more focused, well communicated and harmonized to each work unit.*
- b. Conducting business development by utilizing the Bank's Network, both from business groups, existing customers and business partners through Supply Chain Financing, Distributor Financing, Channeling, Cross Selling and Up Selling to increase the growth of the Credit Portfolio, Third Party Funds, Interest Income and fee based income in the manufacturing industry, wholesale and retail trade, construction, fisheries, plantations, mining, and financial services sectors.*
- c. Evaluating and integrating business processes through the implementation of technology and integrated systems so that execution runs in accordance with regulations and compliance.*
- d. Strengthening the marketing of digital banking-based platforms with digital marketing initiatives and digital ecosystem collaboration to increase data-driven customer acquisition and transactions.*
- e. Accelerating IT capabilities in support of business process optimization to support the reliability of digital products and services to increase acquisition, transactions and lending.*
- f. Strengthening the measurement and supervision of digitalization and cyber security processes from risk and audit aspects.*
- g. Implementing Human Capital Roadmap in line with the Bank's long-term plan.*



## Digitalisasi Perbankan

Bank Artha Graha Internasional terus berkomitmen untuk mendorong peningkatan layanan dan transaksi digital melalui *channel mobile banking, internet banking, API, ATM, dan layanan QRIS*. Seluruh *channel* secara *average* mengalami peningkatan volume transaksi di tahun 2023 bila dibandingkan dengan tahun 2022.

Peningkatan secara signifikan pada *channel* layanan QRIS dan *mobile banking* melalui kegiatan *event* serta program transaksi yang dilakukan untuk mendorong penetrasi *user* dan transaksi. Beberapa inisiasi program seperti program *cashback* QRIS, *ajak teman*, serta *free biaya admin* serta *Merchant Juara* dapat menarik nasabah untuk menggunakan terus layanan *e-channel* Bank.

Selain itu beberapa fitur baru telah dikembangkan pada *channel* Bank, melalui implementasi layanan *BI Fast* dan penambahan *biller* baru yaitu *PBB* dan *PDAM* (114 kota) di *channel Mobile Banking* dan *Internet Banking Bisnis*. Penambahan *security* baru dengan implementasi *hard token* dan *soft token* pada layanan *Internet Banking Bisnis* juga diharapkan dapat menambah pilihan kemudahan dan keamanan bertransaksi.

Selain fokus pada *channel* milik Bank, Bank Artha Graha Internasional juga melakukan pendekatan dan pendalaman untuk membangun ekosistem digital berkelanjutan melalui kerja sama *B2B (Business to Business)* melalui beberapa kerja sama bisnis dengan mitra bisnis baru maupun *existing* yang mendorong dalam membantu peningkatan akuisisi nasabah dan transaksi perbankan.

Sejalan dengan hal tersebut, penguatan *surrounding* serta *security system* juga terus dilakukan guna dapat mengakomodir transaksi digital yang setiap tahun mengalami peningkatan. Bank juga telah memiliki sertifikasi *ISO 27001* untuk tata Kelola IT yang menjadi dasar dalam peningkatan pelaksanaan manajemen IT secara penuh.

Bank Artha Graha Internasional juga fokus dalam menggarap segmen *UMKM* dengan menggali potensi pembiayaan *SME* dari Nasabah *Merchant existing* maupun yang baru. Bank melihat adanya potensi yang besar dalam di segmen *UMKM*, karena itu Bank membuat skema program khusus untuk penyaluran kredit *SME* misalnya: *promo bunga khusus*, Konsep pembiayaan *Supply Chain Financing (SCF)*.

## Banking Digitalization

*Bank Artha Graha Internasional continued to be committed to encouraging the improvement of digital services and transactions through mobile banking, internet banking, API, ATM, and QRIS services. All channels on average experienced an increase in transaction volume in 2023 compared to 2022.*

*Significant increase in QRIS and mobile banking service channels was achieved through active events and transaction programs carried out to encourage user penetration and transactions. Several initiatives such as the QRIS cashback program, invite a friend, and free admin fees and Merchant Champions were able to attract customers to continue using the Bank's e-channel services.*

*In addition, several new features were developed in the Bank's channels, through the implementation of BI Fast services and the addition of new billers, namely PBB and PDAM (114 cities) in the Mobile Banking and Business Internet Banking channels. The addition of new security with the implementation of hard and soft tokens on the Business Internet Banking service was also expected to add options for ease and security of transactions.*

*In addition to focusing on the Bank's channels, Bank Artha Graha Internasional was also exploring and examining the establishment of a sustainable digital ecosystem through B2B (Business to Business) cooperation through several business partnerships with new and existing business partners to help increase customer acquisition and banking transactions.*

*In line with this, the strengthening of surrounding and security systems also continued to be carried out to accommodate digital transactions which had increased every year. The Bank also obtained ISO 27001 certification for IT Governance which forms the basis for improving the implementation of full IT management.*

*Bank Artha Graha Internasional also focused on working on the MSMEs segment by exploring the potential of SME financing from existing and new Merchant Customers. The Bank observed great potential in the SME segment, therefore the Bank created a special program scheme for SME lending, for example: special interest promo, Supply Chain Financing (SCF) concept.*



## Penerapan Tata Kelola Perusahaan yang Baik

Bank Artha Graha Internasional memiliki komitmen untuk senantiasa menjaga penerapan Tata Kelola dengan predikat Baik (PK-2) secara berkelanjutan dari waktu ke waktu dengan meningkatkan koordinasi kerja kepada unit kerja terkait.

Bank berpendapat bahwa penerapan GCG akan meningkatkan nilai tambah bagi *shareholders* dan *stakeholders*, bagi Bank sendiri penerapan GCG akan berdampak terhadap kinerja secara berkelanjutan, sesuai dengan visi dan misi BAGI.

Di tahun 2023, Otoritas Jasa Keuangan telah menerbitkan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi bank Umum sebagai pengganti Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum. Beberapa substansi pengaturan telah dilakukan perubahan oleh Otoritas Jasa Keuangan (OJK) yang akan berdampak secara langsung bagi pengelolaan kepengurusan bagi Direksi.

Evaluasi dan penilaian GCG dilakukan melalui mekanisme *self-assessment* yang dilaksanakan setiap semester. Hasil *self-assessment* dilaporkan kepada OJK bersama dengan penyampaian Laporan Tingkat Kesehatan Bank. Penilaian Tingkat Kesehatan Bank terdiri dari 4 (empat) faktor penilaian, yaitu Profil Risiko, GCG, Rentabilitas dan Permodalan.

Bank Artha Graha juga terus berupaya untuk meningkatkan kualitas penerapan GCG. Adapun upaya yang dilakukan mencakup:

1. Selalu patuh dan memenuhi persyaratan struktur dan infrastruktur (*Governance Structure*) dalam tata kelola sesuai peraturan OJK.
2. Melaksanakan aktivitas operasional bank dengan benar dan baik sesuai kebijakan, pedoman dan prosedur serta target RBB termasuk *monitoring* atas kepatuhan atas pelaksanaan dan pencapaiannya secara berkala (bulanan).
3. Mewujudkan terlaksananya aktivitas operasional yang *perform* dan *excellent* serta pencapaian target RBB 100%, sehingga kinerja keuangan menjadi lebih baik dengan didukung penatausahaan operasional yang handal dan memadai.
4. Menurunkan temuan OJK dalam pemeriksaan bidang tata kelola Bank, sehingga penilaian tata kelola oleh OJK menjadi lebih baik.

## Implementation of Good Corporate Governance

*Bank Artha Graha Internasional is committed to maintaining the implementation of Good Corporate Governance (GCG) with Good predicate (PK-2) in a sustainable manner from time to time by improving work coordination with related work units.*

*Bank believes that the implementation of GCG will increase added value for shareholders and stakeholders, for the Bank itself, the implementation of GCG will have an impact on the performance in a sustainable manner, in accordance with BAGI's vision and mission.*

*In 2023, the Financial Services Authority issued Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial banks as a replacement for Financial Services Authority Regulation Number 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks. Several regulatory substances were amended by the Financial Services Authority (OJK) which will have a direct impact on the management of the Board of Directors.*

*GCG evaluation and assessment is conducted through a self-assessment mechanism every semester. The results of the self-assessment are reported to OJK together with the submission of the Bank Health Level Report. The Bank Health Level Assessment consists of 4 (four) assessment factors, namely Risk Profile, GCG, Rentability and Capital.*

*Bank Artha Graha also continued to improve the quality of GCG implementation through the following efforts:*

1. *Continuously complying with and fulfilling the requirements of structure and infrastructure (Governance Structure) in governance according to OJK regulations.*
2. *Carrying out the Bank's operational activities appropriately in accordance with policies, guidelines and procedures as well as RBB targets including monitoring of compliance with implementation and achievement on a regular (monthly) basis.*
3. *Realizing the implementation of operational activities that perform excellently and the 100% achievement of the RBB target to improve financial performance becomes supported by reliable and adequate operational administration.*
4. *Reducing OJK findings in the examination of the Bank's governance sector to improve governance assessment by OJK.*



## Penerapan Manajemen Risiko dan Sistem Pengendalian Internal

Di tengah kondisi ekonomi yang diwarnai ketidakpastian, penerapan manajemen risiko dan sistem pengendalian internal menjadi sangat penting. Untuk itu, Bank Artha Graha Internasional terus melakukan berbagai upaya peningkatan ketaatan pelaksanaan ketentuan operasional Bank di bidang operasional dan kredit, sehingga risiko dapat diminimalisasi.

Bank senantiasa memastikan kecukupan penerapan manajemen risiko secara berkala dengan melakukan penilaian dan kajian terhadap profil risiko secara menyeluruh, sehingga eksposur risiko Bank dapat dikelola dengan baik dan sesuai dengan *risk appetite* Bank dari waktu ke waktu secara berkelanjutan.

Bank Artha Graha Internasional memastikan penerapan manajemen risiko telah dilakukan sesuai ketentuan yang berlaku dengan melakukan aktivitas penilaian Profil Risiko dan evaluasi secara berkala, pengukuran Risiko IT, pemantauan pemenuhan Giro Wajib Minimum (GWM), Penyangga Likuiditas Makroprudensial (PLM), Rasio Intermediasi Makroprudensial (RIM) termasuk perkembangan Dana Pihak Ketiga (DPK) dan Aset Likuid Bank dan berbagai aktivitas lainnya. Selain itu, Bank juga telah menindaklanjuti berbagai temuan sebagaimana yang disampaikan oleh OJK.

Sedangkan dalam penerapan sistem pengendalian internal Bank, telah melakukan *dual control* secara menyeluruh dengan meningkatkan peran *supervisor* dan melakukan *sharing knowledge* serta pembinaan rutin ke kantor cabang.

## Penilaian Kinerja Komite di Bawah Direksi

Dalam menjalankan tugas dan tanggung jawabnya, Direksi dibantu oleh organ pendukung di bawah Direksi, baik yang bersifat struktural maupun *ad-hoc*. Direksi dibantu oleh organ yang bersifat struktural seperti Sekretaris Perusahaan, Internal Audit dan Satuan Kerja Kepatuhan, Direksi juga memiliki 5 (lima) Komite yang bersifat *ad-hoc*, yaitu Komite Kredit, Komite ALCO, Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi dan Komite *Human Capital*.

Sepanjang tahun 2023, Direksi menilai kelima komite tersebut telah menjalankan tugas dan tanggung jawabnya dengan baik dan telah memberikan masukan dan rekomendasi yang sangat berharga serta membantu bagi Direksi dalam proses pengambilan keputusan.

## Implementation of Risk Management and Internal Control System

*In the midst of uncertain economic conditions, the implementation of risk management and internal control systems was key. For this reason, Bank Artha Graha Internasional continued to make various efforts to improve compliance with the implementation of the Bank's operational provisions in the Operational and credit fields to minimize potential risks.*

*The Bank always ensured the adequacy of risk management implementation periodically by assessing and reviewing the overall risk profile, so that the Bank's risk exposure could be managed properly and in accordance with the Bank's risk appetite from time to time on an ongoing basis.*

*Bank Artha Graha Internasional ensured that the implementation of risk management was carried out in accordance with applicable regulations by conducting Risk Profile assessment activities and periodic evaluations, IT Risk measurement monitoring the fulfillment of Statutory Reserves (GWM), Macroprudential Liquidity Buffer (PLM), Macroprudential Intermediation Ratio (RIM) including the development of Third Party Funds (DPK) and Bank Liquid Assets and various other activities. In addition, the Bank also followed up on various findings presented by OJK.*

*Meanwhile, in the implementation of the Bank's internal control system, the Bank carried out a comprehensive dual control by increasing the role of supervisors and conducting knowledge sharing and routine coaching to branch office.*

## Performance Assessment of Committees under the Board of Directors

*In carrying out its duties and responsibilities, the Board of Directors is assisted by supporting organs under the Board of Directors, both structural and ad-hoc. The Board of Directors is assisted by structural organs such as the Corporate Secretary, Internal Audit and Compliance Unit, the Board of Directors also has 5 (five) ad-hoc Committees, namely the Credit Committee, ALCO Committee, Risk Management Committee, Information Technology Steering Committee and Human Capital Committee.*

*In 2023, the Board of Directors considered that the five committees managed to carry out their duties and responsibilities successfully and provided valuable and useful input and recommendations to the Board of Directors in the decision-making process.*

## Perubahan Komposisi Direksi

Tahun 2023, komposisi Direksi Bank mengalami perubahan sesuai keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada 27 Juli 2023 yang tertuang dalam Akta Pernyataan Keputusan Rapat No. 16 tanggal 27 Juli 2023 yang memberhentikan dengan hormat Bapak Anas Latief sebagai Direktur Kepatuhan/Direktur Independen dan Bapak Andy Dharma sebagai Direktur Bank, serta mengangkat Bapak Indrastomo Nugroho sebagai Direktur Kepatuhan/Direktur Independen dan Bapak Handoyo Soedirdja sebagai Direktur Bank.

## Changes in Board of Directors Composition

In 2023, the composition of the Bank's Board of Directors underwent changes in accordance with the decision of the Annual General Meeting of Shareholders held on July 27, 2023 as stated in Deed of Meeting Resolution No. 16 dated July 27, 2023 which honorably dismissed Mr. Anas Latief as Compliance Director/Independent Director and Mr. Andy Dharma as Director of the Bank, and appointed Mr. Indrastomo Nugroho as Compliance Director/Independent Director and Mr. Handoyo Soedirdja as Director of the Bank.

| Jabatan<br><i>Position</i>                                                                | Nama<br><i>Name</i> |
|-------------------------------------------------------------------------------------------|---------------------|
| Direktur Utama<br><i>President Director</i>                                               | Andy Kasih          |
| Wakil Direktur Utama<br><i>Vice President Director</i>                                    | Christina Harapan   |
| Direktur Kepatuhan/Direktur Independen<br><i>Compliance Director/Independent Director</i> | Indrastomo Nugroho  |
| Direktur<br><i>Director</i>                                                               | Indra S. Budianto   |
| Direktur<br><i>Director</i>                                                               | Handoyo Soedirdja   |

Atas nama Direksi, kami memberikan apresiasi dan ucapan terima kasih kepada Bapak Anas Latief dan Bapak Andy Dharma atas kontribusi dan dedikasi yang diberikan selama menjabat sebagai anggota Direksi Bank Artha Graha Internasional.

On behalf of the Board of Directors, we would like to express our appreciation and gratitude to Mr. Anas Latief and Mr. Andy Dharma for his contribution and dedication during his tenure as a member of the Board of Directors of Bank Artha Graha Internasional.



## Penutup

Direksi menyampaikan apresiasi dan terima kasih yang tulus kepada seluruh pihak yang terlibat dalam performa Bank sepanjang tahun 2023. Kepada Regulator yang telah melakukan pengawasan dan memberikan arahan Direksi mengucapkan terima kasih, serta kepada seluruh karyawan, Direksi memberikan apresiasi atas dedikasi dan kontribusi terbaiknya yang telah diberikan bagi Bank.

Apresiasi dan terima kasih juga disampaikan kepada Dewan Komisaris atas pengawasan, nasihat, serta arahan yang diberikan, sehingga kepengurusan Bank dapat dilaksanakan dengan baik dan menghasilkan kinerja yang baik.

Tidak lupa, kepada seluruh nasabah, mitra kerja, dan para pemangku kepentingan lainnya, kami sampaikan terima kasih atas kerja sama yang telah terjalin dengan sangat baik. Ke depan, Bank berkomitmen untuk terus berinovasi dalam menyediakan kualitas pelayanan perbankan yang profesional dan berkualitas sebagai bentuk kontribusi aktif terhadap pembangunan nasional.

## Closing

*The Board of Directors expresses its sincere appreciation and gratitude to all parties involved in the Bank's performance throughout 2023. The Board of Directors would also like to express its gratitude to the Regulators who have supervised and provided guidance, and to all employees for their dedication and contribution to the Bank.*

*Appreciation and gratitude are also extended to the Board of Commissioners for their supervision, advice and direction so that the management of the Bank can be carried out properly and produce good performance.*

*Last but not least, to all customers, business partners, and other stakeholders, we would like to express our gratitude for the excellent cooperation. Going forward, the Bank is committed to innovating in providing professional and quality banking services as a form of active contribution to national development.*

Jakarta, 28 Maret 2024  
*Jakarta, March 28, 2024*

**Atas Nama Direksi**  
**On behalf of the Board of Directors**  
PT Bank Artha Graha Internasional Tbk

**Andy Kasih**  
Direktur Utama  
*President Director*



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The background is a teal gradient with several gold coins floating in the air. In the bottom left corner, a portion of a smartphone is visible, displaying a blue screen with some icons. The overall theme is financial and digital.

# Bab 03

## Profil Perusahaan

*Company Profile*

**Penguatan organisasi dan penyempurnaan produk dan layanan terus dilakukan Bank Artha Graha Internasional untuk mendukung akselerasi kinerja**

*Bank Artha Graha Internasional continues to strengthen its organization and improve its products and services to support accelerated performance.*



# IDENTITAS PERUSAHAAN

## CORPORATE IDENTITY

|                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |         |
|--------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|---------|
| Nama<br><i>Name</i>                                                            | PT Bank Artha Graha Internasional Tbk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |         |
| Status Perusahaan<br><i>Company Status</i>                                     | Perusahaan Terbuka<br><i>Public Company</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |         |
| Bidang Usaha<br><i>Line of Business</i>                                        | Jasa Perbankan<br><i>Banking Services</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |         |
| Tanggal Pendirian<br><i>Date of Establishment</i>                              | 7 September 1973<br><i>September 7, 1973</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |         |
| Dasar Hukum Pendirian<br><i>Legal Basis of Establishment</i>                   | 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><i>Deed of Establishment of the Bank No. 12 dated September 7, 1973 by Bagijo, S.H., substitute notary of Eliza Pondaag, S.H., notary in Jakarta, which was approved by the Minister of Justice (now the Minister of Law and Human Rights) through Decree No. Y.A.5/2/12 dated January 3, 1975.</i> |  |         |
| Modal Dasar<br><i>Authorized Capital</i>                                       | Rp5.800.132.800.000<br><i>IDR5,800,132,800,000</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |         |
| Modal Ditempatkan dan Disetor Penuh<br><i>Issued and Fully Paid-in Capital</i> | Rp2.242.372.023.128,16<br><i>IDR2,242,372,023,128.16</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |         |
| Pemegang Saham<br><i>Shareholders</i>                                          | PT Cakra Inti Utama                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  | 14,38%  |
|                                                                                | PT Cerana Arthaputra                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | 6,54%   |
|                                                                                | PT Arthamulia Sentosajaya                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  | 4,15%   |
|                                                                                | PT Pirus Platinum Murni                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | 6,73%   |
|                                                                                | PT Puspita Bisnispuri                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  | 5,38%   |
|                                                                                | PT Karya Nusantara Permai                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  | 3,52%   |
|                                                                                | Masyarakat (masing-masing di bawah 5%)<br><i>Public (each below 5%)</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | 59,30%  |
|                                                                                | Jumlah   <i>Total</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  | 100,00% |
| Bursa Efek<br><i>Stock Exchange</i>                                            | Bursa Efek Indonesia<br><i>Indonesia Stock Exchange</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |         |
| Tanggal Go Public<br><i>Listing Date</i>                                       | 23 Agustus 1990<br><i>August 23, 1990</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |         |
| Kode Saham<br><i>Stock Code</i>                                                | INPC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  |         |
| Kode ISIN<br><i>ISIN Code</i>                                                  | ID1000105505                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |         |
| Kode SWIFT<br><i>SWIFT Code</i>                                                | ARTGIDJA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |         |
| Izin Usaha<br><i>Business License</i>                                          | Surat Keputusan Menteri Keuangan Republik Indonesia No. 176/KMK.017/1993<br><i>Decree of the Minister of Finance of the Republic of Indonesia No. 176/KMK.017/1993</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |         |
| Izin Bank Devisa<br><i>Foreign Exchange Bank License</i>                       | 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><i>Office Network</i>      | Kantor Pusat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | : 1         | Head Office        | : 1         |
|                                               | Kantor Cabang                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | : 31        | Branch Offices     | : 31        |
|                                               | Kantor Cabang Pembantu                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | : 34        | Sub-Branch Offices | : 34        |
|                                               | Payment Point                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | : 0         | Payment Points     | : 0         |
|                                               | ATM on Premises                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | : 73        | ATM on Premises    | : 73        |
|                                               | ATM off Premises                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | : 80        | ATM off Premises   | : 80        |
|                                               | ATM ALTO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | : 52.350    | ATM ALTO           | : 52,350    |
|                                               | ATM Prima                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | : 70.617    | ATM Prima          | : 70,617    |
|                                               | EDC Alto                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | : 570.000   | EDC Alto           | : 570,000   |
|                                               | EDC Prima                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | : 1.195.664 | EDC Prima          | : 1,195,664 |
| Jumlah Karyawan<br><i>Number of Employees</i> | 1.463 orang <i>people</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |             |                    |             |
| Alamat<br><i>Address</i>                      | Kantor Pusat   <i>Head Office</i> :<br><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>Fax</i> : (021) 515-3892                                                                                                                                                                                                                                                |             |                    |             |
| Laman Web<br><i>Website</i>                   | www.arthagraha.com                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |             |                    |             |
| Surel<br><i>Email</i>                         | co_secretary@ag.co.id                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |             |                    |             |
| Media Sosial<br><i>Social Media</i>           |  @teman.agi<br> @temanagi<br> Teman agi<br> @temanagi<br> temanagi by Bank Artha Graha Internasional |             |                    |             |

## RIWAYAT SINGKAT PERUSAHAAN

### BRIEF COMPANY HISTORY

PT Bank Artha Graha Internasional Tbk., selanjutnya disebut "Bank Artha Graha Internasional" atau "Bank", 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. Pada awal pendiriannya, Bank bernama PT Inter-Pacific Financial Corporation dengan kegiatan usaha sebagai lembaga keuangan non-bank.

Pada tanggal 23 Agustus 1990, PT Inter-Pacific Financial Corporation melakukan penawaran umum saham perdana 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/

*PT Bank Artha Graha Internasional Tbk. hereinafter referred to as "Bank Artha Graha Internasional" or the "Bank", was established pursuant to Deed of Establishment No. 12 dated September 7, 1973 and Deed of Amendment No. 26 dated December 13, 1974, both made before Bagijo, S.H., successor of Eliza Pondaag, S.H. At the beginning of its establishment, the Bank was named PT Inter-Pacific Financial Corporation with business activities as a non-bank financial institution.*

*On August 23, 1990, PT Inter-Pacific Financial Corporation made an initial public offering of shares on the Indonesia Stock Exchange (formerly the Jakarta and Surabaya Stock Exchanges). Furthermore, based on Deed No. 67 dated May 19, 1992 PT Inter-Pacific Financial Corporation changed its name to PT Inter-Pacific Bank Tbk. which also initiated the Bank's 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*



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 tanggal 11 Juli 2005, PT Bank Inter-Pacific melakukan penggabungan (*merger*) dengan PT Bank Artha Graha, dimana PT Bank Artha Graha menggabungkan diri kedalam PT Bank Inter-Pacific Tbk. Setelah itu, tanggal 16 Agustus 2005 PT Bank Inter-Pacific Tbk berganti nama menjadi PT Bank Artha Graha Internasional Tbk.

Bank Artha Graha Internasional menyediakan beragam produk dan layanan perbankan bagi nasabah. Meliputi produk penyaluran dana seperti kredit produktif, kredit konsumtif, dan fasilitas kredit lainnya. Lalu, ada produk pendanaan seperti tabungan, giro dan deposito, serta kemudahan untuk menikmati layanan perbankan baik konvensional maupun elektronik, diantaranya ATM GrahaCash 3 in 1, *Mobile Banking*, *Internet Banking*, QRIS, GrahaCall 24 Jam, Modul Penerimaan Negara (MPN) Gen 2, pembayaran tagihan, pembelian tiket dan pulsa, serta layanan perbankan lainnya.

Bank juga terus melakukan inovasi pengembangan layanan digital untuk mengakomodir kebutuhan nasabah meliputi ATM Grahacash, *Mobile Banking*, *Internet Banking*, layanan QRIS, serta Laku Pandai. Setelah *launching* di Juni 2022, agi sebagai layanan digital apps berbasis *mobile banking*, terus melakukan penambahan fitur baru guna mendorong penetrasi *user* dan transaksi pada layanan agi. Inisiasi fitur baru yang dikembangkan di tahun 2023 ini antara lain, fitur *ticketing* Formula E, pemesanan *ticket* KAI, BIFAST, serta layanan PBB dan PDAM di lebih dari 100 kota dan daerah. Dengan adanya penambahan fitur serta inisiasi *event* untuk akuisisi dapat mendorong volume transaksi di tahun 2023 hampir 2 kali lipat bila dibandingkan dengan tahun 2022.

Melalui implementasi QRIS ini, Bank membuka kesempatan untuk memperluas jaringan *retail* dengan memperbanyak *merchant* yang bekerjasama. Pada akhir Desember 2023, jumlah *merchant* yang telah tergabung sebanyak 29.584 *merchant* yang mayoritas di dominasi oleh UMI (Usaha mikro) di hampir >90% dimana secara volume transaksi mengalami peningkatan sebesar 4 kali lipat bila dibandingkan dengan tahun 2022.

Disamping itu, Bank juga telah melakukan penyempurnaan pada layanan internet banking bisnis untuk nasabah perusahaan yang menginginkan layanan keuangan yang lengkap dan aman dengan dukungan fitur *hard* dan *soft token* yang memberikan kenyamanan serta keamanan bagi nasabah. Pada fitur layanan internet banking bisnis ini telah didukung berbagai macam fitur antara lain fleksibilitas *management user*, layanan *transfer* dana (*overbooking*, SKN, RTGS, *online transfer*, BIFAST, serta *Bulk Transfer*), *Biller* (Telepon, listrik, PBB, PDAM, MPN), serta layanan *payroll* dan *virtual account*.

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.

On July 11, 2005, PT Bank Inter-Pacific merged with PT Bank Artha Graha, whereby PT Bank Artha Graha was merged into PT Bank Inter-Pacific Tbk. Thereafter, on August 16, 2005 PT Bank Inter-Pacific Tbk changed its name to PT Bank Artha Graha Internasional Tbk.

Bank Artha Graha Internasional provides a variety of banking products and services for customers. These include funding products such as productive loans, consumer loans, and other credit facilities. Then, there are funding products such as savings, current accounts and deposits, as well as the convenience of enjoying both conventional and electronic banking services, including GrahaCash 3 in 1 ATM, *Mobile Banking*, *Internet Banking*, QRIS, GrahaCall 24 Hours, State Revenue Module (MPN) Gen 2, bill payments, ticket and phone credit purchases, and other banking services.

The Bank also continues to innovate the development of digital services to accommodate customer needs including Grahacash ATM, *Mobile Banking*, *Internet Banking*, QRIS services, and Laku Pandai. After launching in June 2022, agi as a digital apps service based on mobile banking, The Bank continued to add new features to encourage user penetration and transactions on agi services. New feature initiatives developed in 2023 include Formula E ticketing, KAI ticket booking, BIFAST, as well as PBB and PDAM services in more than 100 cities and regions. With the addition of features and initiation of events for acquisition, it managed to drive transaction volume in 2023 almost 2 times when compared to 2022.

Through the implementation of QRIS, the Bank opens up opportunities to expand the retail network by increasing the number of cooperating merchants. At the end of December 2023, the number of participating merchants amounted to 29,584 merchants, the majority of which were dominated by UMI (Micro Business) at almost > 90% where the transaction volume increased by 4 times compared to 2022.

In addition, the Bank has also made improvements to business internet banking services for corporate customers who want complete and secure financial services with the support of hard and soft token features that provide convenience and security for customers. This business internet banking service is supported by various features such as user management flexibility, fund transfer services (*overbooking*, SKN, RTGS, *online transfer*, BIFAST, and Bulk Transfer), *Biller* (Telephone, electricity, PBB, PDAM, MPN), as well as payroll and virtual account services.

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, melalui kerjasama dengan mitra bisnis *strategic* yang fokus pada layanan *system* pembayaran serta ekosistem komoditas, baik itu komoditas emas maupun Bank Penyimpan Dana Margin.

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.

*In addition, the Bank also opened new business opportunities through cooperation with digital-based business partners through the implementation of API (Application Programming Interface) services that continue to be developed to meet the needs of B2B (Business to Business) cooperation in order to form a digital ecosystem, through cooperation with strategic business partners that focus on payment system services and commodity ecosystems, both gold commodities and Margin Fund Depository Banks.*

*The Bank's digital service innovations did not only focus on improving services, but also paid attention to aspects of financial inclusion. The digital services offered by the Bank can be accessed by all levels of society, both by those in cities and villages. This helps the Bank in realizing its vision to reach out to the entire community and provide financial solutions that suit the needs of each customer.*

*By the end of 2021, the Bank had complied with the provisions of 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

### COMPANY LOGO

Logo Bank Artha Graha Internasional menggambarkan karakter bisnis perusahaan yang menggambarkan semangat dan optimisme Bank yang selalu dinamis.

*The logo of Bank Artha Graha Internasional depicts the character of the company's business which illustrates the spirit and optimism of the Bank which is always dynamic.*

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

*The letters A, G, and I mean as a symbol of complete unity in a dynamic form, symbolizing the movement of business towards change based on: firm commitment, united hearts and collective efforts, and achieving success for all, based on the values of professionalism, orientation to customers and results, loyalty, integrity, responsibility, innovation, cooperation - corsa spirit and care.*



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.

*The logo consists of two colors and three types of letters depicting the letters A, G, and I in golden color with the text BANK ARTHA GRAHA INTERNASIONAL in black, both of which are a unity that makes it easier for the public to recognize PT Bank Artha Graha Internasional Tbk.*



## KEGIATAN USAHA

### BUSINESS ACTIVITIES

### Kegiatan Usaha Menurut Anggaran Dasar

Berdasarkan Pasal 3 Anggaran Dasar Perusahaan yang tertuang dalam Akta No. 17 tanggal 17 Juli 2023, ruang lingkup kegiatan Bank adalah menjalankan usaha sebagai bank umum konvensional (64121) dan unit usaha syariah bank umum (64123). 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 menjaminkan atas risiko sendiri maupun untuk kepentingan dan atas perintah Nasabahnya:
  - Surat-surat wesel, termasuk wesel yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat tersebut;
  - Surat pengakuan utang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat tersebut;
  - Kertas Perbendaharaan Negara dan Surat Jaminan Pemerintah;
  - Sertifikat Bank Indonesia (SBI);
  - Obligasi;
  - Surat promes yang dapat diperdagangkan dengan berjangka waktu sampai dengan 1 (satu) tahun; dan
  - Surat berharga lain yang berjangka waktu sampai dengan 1 (satu) tahun.
5. Memindahkan uang, baik untuk kepentingan sendiri maupun untuk kepentingan Nasabah;
6. Menempatkan dana pada, meminjam dana dari atau meminjamkan dana kepada bank lain, dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya;
7. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antara pihak ketiga;
8. Melakukan penempatan dana dari Nasabah kepada Nasabah lainnya dalam bentuk surat berharga yang tercatat di bursa efek;
9. Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia;

### Business Activities According to the Articles of Association

Based on Article 3 of the Company's Articles of Association as stipulated in Deed No. 17 dated July 17, 2023, the scope of the Bank's activities is to operate as a conventional commercial bank (64121) and sharia business unit of a commercial bank (64123). Thus, the Bank can carry out the following business activities:

#### Main Business Activities

1. Collecting funds from the public in the form of current account deposits, time deposits, certificates of deposit, savings and/or other similar forms;
2. Providing loans, either 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 own its own risk or for the benefit of and at the behest of its Customers:
  - Money orders, including accredited money orders by banks whose validity period does not exceed the period customary for the trading of such instruments;
  - Debt certificates and other commercial papers with a validity period not exceeding the period customary in the trading of such papers;
  - State Treasury Notes and Government Guarantee Notes;
  - Bank Indonesia Certificate (SBI);
  - Bonds;
  - Tradeable promissory notes with a maturity of up to 1 (one) year; and
  - Other securities with a maturity of up to 1 (one) year.
5. Transferring money, either for own benefit or for the benefit of the Customer;
6. Placing funds with, borrowing funds from or lending funds to other banks, either by using letters, telecommunications facilities or by bills of exchange, checks or other means;
7. Receiving payments from claims on securities and performing calculations with or between third parties;
8. Placing funds from customers to other customers in the form of securities listed on the stock exchange;
9. Conducting activities in foreign exchange by complying with the provisions stipulated by Bank Indonesia;



10. Menyediakan pembiayaan dan/atau melakukan kegiatan lain sesuai dengan ketentuan yang ditetapkan Bank Indonesia;
11. Menyediakan pembiayaan dan/atau melakukan kegiatan usaha berdasarkan prinsip syariah, baik melalui pendirian anak perusahaan maupun melalui pembentukan Unit Usaha Syariah sesuai ketentuan yang ditetapkan oleh Bank Indonesia atau Otoritas Jasa Keuangan atau instansi pemerintah lainnya; dan
12. Berperan serta sebagai pendukung perusahaan atau penyelenggara Finansial Teknologi dalam hal pembayaran, penyelesaian (*settlement*), dan berkolaborasi dengan perusahaan atau penyelenggara Finansial Teknologi dalam mengembangkan ekosistem *digital finance services* antara lain Bancaassurance, Insurtech, *Quick Response Code Indonesian Standard* (QRIS), Dompot Elektronik, Uang Elektronik, *Payment Gateway*, Layanan Pendanaan Bersama Berbasis Teknologi Informasi.

### 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 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.

10. *Providing financing and/or conducting other activities in accordance with the provisions stipulated by Bank Indonesia;*
11. *Providing financing and/or conducting business activities based on sharia principles, either through the establishment of a subsidiary or through the establishment of a Sharia Business Unit in accordance with the provisions stipulated by Bank Indonesia or the Financial Services Authority or other government agencies; and*
12. *Supporting companies or providers of Financial Technology in terms of payment, settlement, and collaborate with companies or providers of Financial Technology in developing digital finance services ecosystems including Bancaassurance, Insurtech, Quick Response Code Indonesian Standard (QRIS), Electronic Wallet, Electronic Money, Payment Gateway, Information Technology Based Joint Funding Services.*

### Supporting Business Activities

1. *Providing a place to store valuables and securities;*
2. *Performing custodial activities for the benefit of other parties based on a contract;*
3. *Purchasing collateral either all or partially through auction in the event that a debtor does not fulfill its obligations to the Company provided that the purchased collateral must be disbursed immediately;*
4. *Conducting factoring activities, credit business and trustee activities;*
5. *Conducting activities as a pension fund organizer in accordance with the applicable laws and regulations, both as the founder of the employer pension fund and as the founder and/or participant of the financial institution pension fund;*
6. *Conducting participation activities in banks or other companies in the field of 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 authorized agency;*
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 directly or indirectly related to the above purposes, the implementation of which is not contrary to the prevailing laws in Indonesia.*

## Produk dan Jasa

## Products and Services



### Produk Pendanaan Funding Products

|                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• <b>Tabungan Icon</b><br/>Buka rekening <i>online</i> dari genggam tangan kapan saja di mana saja. Nikmati berbagai kemudahan transaksi dengan Tabungan Icon.</li> </ul>                                                                                                                                            | <ul style="list-style-type: none"> <li>• <b>Icon Savings</b><br/><i>Open an online account from the palm of your hand anytime, anywhere. Enjoy a variety of easy transactions with Icon Savings.</i></li> </ul>                                                                                                                                                                       |
| <ul style="list-style-type: none"> <li>• <b>Tabungan Artha</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.</li> </ul>                                                           | <ul style="list-style-type: none"> <li>• <b>Artha Savings</b><br/><i>Manage your funds for daily transactions with Artha Savings and enjoy various banking facilities that you need. Artha Savings also comes with an ATM card to offer more choices of transaction methods.</i></li> </ul>                                                                                           |
| <ul style="list-style-type: none"> <li>• <b>Tabungan Artha Payroll</b><br/>Merupakan tabungan khusus untuk penempatan gaji dengan biaya ringan dan mudah, dengan kemudahan akses dan fasilitas.</li> </ul>                                                                                                                                                  | <ul style="list-style-type: none"> <li>• <b>Artha Payroll Savings</b><br/><i>A special savings account for salary placement with low cost and easy access and facilities.</i></li> </ul>                                                                                                                                                                                              |
| <ul style="list-style-type: none"> <li>• <b>Tabungan Artha KUR (AKUR)</b><br/>Merupakan Tabungan perorangan dalam mata uang Rupiah dengan setoran terjangkau sesuai kebutuhan.</li> </ul>                                                                                                                                                                   | <ul style="list-style-type: none"> <li>• <b>Artha KUR Savings (AKUR)</b><br/><i>An individual savings account in Rupiah currency with affordable deposit as needed.</i></li> </ul>                                                                                                                                                                                                    |
| <ul style="list-style-type: none"> <li>• <b>Tabungan Artha Merchant</b><br/>Mendukung para pelaku usaha untuk mengelola transaksi menjadi lebih mudah. Tabungan Artha Merchant yang dilengkapi dengan QRIS menjadi pilihan yang tepat.</li> </ul>                                                                                                           | <ul style="list-style-type: none"> <li>• <b>Artha Merchant Savings</b><br/><i>Supporting businesses to manage transactions more easily. Artha Merchant Savings with QRIS is the right choice.</i></li> </ul>                                                                                                                                                                          |
| <ul style="list-style-type: none"> <li>• <b>Tabungan Wira</b><br/>Memberikan lebih dari fleksibilitas bertransaksi, Tabungan Wira juga memberikan suku bunga setara deposito agar dana Anda dapat bertumbuh optimal.</li> </ul>                                                                                                                             | <ul style="list-style-type: none"> <li>• <b>Wira Savings</b><br/><i>Providing more than transaction flexibility, Wira Savings also offers deposit-like interest rates to optimize the growth of your funds.</i></li> </ul>                                                                                                                                                            |
| <ul style="list-style-type: none"> <li>• <b>Tabungan Pintar</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.</li> </ul>                                                                                              | <ul style="list-style-type: none"> <li>• <b>Pintar Savings</b><br/><i>Manage your money smartly to realize your future plans. Start saving regularly every month from now on, Smart Savings is a smart solution for planning your future.</i></li> </ul>                                                                                                                              |
| <ul style="list-style-type: none"> <li>• <b>Tabungan Prega</b><br/>Tanamkan kebiasaan menabung sejak usia dini untuk hidup yang lebih baik. Anda dapat membentuk kebiasaan menabung bagi anak Anda dengan Tabungan Prega.</li> </ul>                                                                                                                        | <ul style="list-style-type: none"> <li>• <b>Prega Savings</b><br/><i>Instill the habit of saving from an early age for a better life. You can shape your child's saving habit with Prega Savings.</i></li> </ul>                                                                                                                                                                      |
| <ul style="list-style-type: none"> <li>• <b>Tabungan Simpanan Pelajar (SimPel)</b><br/>Generasi muda yang siap meraih cita-cita. Buka Tabungan Simpel untuk wujudkan yang kamu mau di masa depan.</li> </ul>                                                                                                                                                | <ul style="list-style-type: none"> <li>• <b>Simpanan Pelajar (SimPel) Savings</b><br/><i>The young generation who are ready to achieve their dreams. Open Simpel Savings to realize your future dreams</i></li> </ul>                                                                                                                                                                 |
| <ul style="list-style-type: none"> <li>• <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.</li> </ul>                                                                                                     | <ul style="list-style-type: none"> <li>• <b>TabunganKu</b><br/><i>Saving funds at the Bank can be done with easy requirements and no administration fees. You can open TabunganKu to save your funds safely and comfortably.</i></li> </ul>                                                                                                                                           |
| <ul style="list-style-type: none"> <li>• <b>Giro</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.</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Demand Deposit</b><br/><i>The convenience of business transactions in addition to using checks/bilyet demand deposit and Internet Banking, can also be integrated with a reliable payment system using virtual accounts and various other facilities. Demand deposit is a financial management solution for your business.</i></li> </ul> |



## Produk Pendanaan Funding Products

- Rekening Terpisah**  
 Menampung dana Nasabah secara terpisah dalam kegiatan bursa berjangka komoditi lengkap dengan fasilitas *Internet Banking*. Rekening terpisah yang dapat digunakan oleh Pialang/Perantara Berjangka untuk menjamin keamanan dana Nasabah.
- Segregated Account**  
*Accommodating customer funds separately in commodity futures exchange activities complete with Internet Banking facilities. Segregated accounts can be used by Brokers / Futures Intermediaries to ensure the security of customer funds.*
- Deposito**  
 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.
- Time Deposit**  
*Investment of funds with a certain period of time and competitive interest rates and a choice of rupiah and foreign currencies. Time deposits provide optimal returns on the placement of individual and corporate customers.*



## Produk Pelepasan Dana Fund Release Products

### Kredit Produktif | *Productive Loans*

- Pinjaman Rekening Koran**  
 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.
- Current Account Loan**  
*A credit facility where the credit ceiling is listed on the debtor's current account in accordance with the agreement between the Bank and the debtor based on the Credit Agreement / Debt Acknowledgement. This type of loan is generally used to finance the debtor's daily working capital.*
- Revolving Loan**  
 Fasilitas kredit untuk pembiayaan modal kerja yang bersifat permanen, jumlahnya tercermin dalam *cash flow* perusahaan. Penarikan dana sesuai kebutuhan debitur, dengan menggunakan surat permohonan pencairan (beserta dengan lampiran lainnya). Maksimum jangka waktu pinjaman selama 1 tahun dan dapat diperpanjang.
- Revolving Loan**  
*Credit facility for permanent working capital financing, in which the amount is reflected in the company's cash flow. Withdrawal of funds according to the needs of the debtor, using a disbursement request letter (along with other attachments). Maximum loan period for 1 year and can be extended.*
- Fixed Loan**  
 Fasilitas kredit untuk membiayai investasi. Pembayaran pokok pinjaman dilakukan secara berkala berdasarkan *cash flow* yang disepakati di awal dan dapat juga diberikan *grace period* terhadap pokok pinjaman. Penarikan dapat dilakukan sekaligus atau secara bertahap atau jadwal pembayaran atau per *batch* dengan jangka waktu pinjaman yang relatif panjang maksimal 15 tahun.
- Fixed Loan**  
*Credit facility to finance investment. Payment of the loan principal is made periodically based on the cash flow agreed upon at the beginning and a grace period can also be given to the loan principal. Withdrawals can be made all at once or in stages or payment schedules or per batch with a relatively long loan period of a maximum of 15 years.*
- Supply Chain Financing**  
 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.
- Supply Chain Financing**  
*Credit facilities provided for financing against suppliers of the Principal in this case is the Customer / Debtor with the type of Invoice (AR) Financing, which is 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.*
- Money Market Line**  
 Fasilitas kredit jangka pendek yang biasanya diberikan kepada perusahaan berbentuk badan hukum dengan reputasi tinggi dan diketahui memiliki kemampuan manajemen yang solid. Jangka waktu umumnya singkat +/- selama 7 hari.
- Money Market Line**  
*A short-term credit facility that is usually granted to companies in the form of legal entities with a high reputation and known to have solid management capabilities. Terms are generally short +/- for 7 days.*





## Produk Pelepasan Dana Fund Release Products

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| <ul style="list-style-type: none"> <li>• <b>Negosiasi Wesel Ekspor</b><br/>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.</li> </ul>                                                                                                                                      | <ul style="list-style-type: none"> <li>• <b>Export Bill Negotiation</b><br/><i>A credit facility provided to the debtor where the bank takes over the export bills of exchange from the debtor and makes payment on the bills of exchange before the Bank gets payment from other paying banks abroad. This facility will arise and be required in line with the granting of export credit.</i></li> </ul>                                                                                                                                                    |
| <ul style="list-style-type: none"> <li>• <b>Kredit Ekspor</b><br/>Fasilitas kredit modal kerja yang diberikan kepada eksportir (pemasok) untuk membiayai kegiatan-kegiatan produksi, pengumpulan dana atau penyediaan barang dalam rangka ekspor.</li> </ul>                                                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>• <b>Export Credit</b><br/><i>Working capital credit facilities provided to exporters (suppliers) to finance production activities, raising funds or supplying goods in the context of exports.</i></li> </ul>                                                                                                                                                                                                                                                                                                         |
| <ul style="list-style-type: none"> <li>• <b>Trust Receipt</b><br/>Fasilitas kredit jangka pendek yang diberikan oleh opening bank untuk membiayai modal kerja dalam rangka pelunasan dokumen <i>Sight L/C</i> yang telah jatuh tempo. Debitur dapat menarik Trust Receipt secara berulang selama perjanjian kredit masih berlaku dan sesuai dengan jatuh tempo <i>sight L/C</i> yang telah dibuka oleh <i>applicant</i>.</li> </ul>                                                                                                                     | <ul style="list-style-type: none"> <li>• <b>Trust Receipt</b><br/><i>Short-term credit facility provided by the opening bank to finance working capital in order to repay the matured Sight L/C document. Debtors can withdraw the Trust Receipt repeatedly as long as the credit agreement is still valid and in accordance with the maturity of the Sight L/C that has been opened by the applicant.</i></li> </ul>                                                                                                                                         |
| <ul style="list-style-type: none"> <li>• <b>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 "<i>nostro account</i>" Bank telah didebit oleh <i>negotiating Bank</i> 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.</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Advances Under L/C</b><br/><i>Credit facility with a maximum period of 14 (fourteen) days. The facility arises in Import L/C settlement transactions because the Bank's "nostro account" has been debited by the negotiating Bank abroad while the debiting of 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></li> </ul> |
| <ul style="list-style-type: none"> <li>• <b>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.</li> </ul>                                                                                                                                                                                                             | <ul style="list-style-type: none"> <li>• <b>Clean Bills Purchased</b><br/><i>Purchase of discounted bills of exchange and other securities, provided that the bills of exchange or securities do not contain any irregularities in accordance with the provisions stipulated by the party issuing the bills of exchange or securities.</i></li> </ul>                                                                                                                                                                                                         |



## Produk Pelepasan Dana Fund Release Products

### Kredit Konsumtif | Consumptive Loans

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| <ul style="list-style-type: none"> <li>• <b>KPR ASyIG</b><br/>KPR ASyIG merupakan fasilitas pembiayaan untuk tujuan pembelian rumah atau apartemen dan <i>developer</i> Agung Sedayu Group (ASG) yang besarnya dapat disesuaikan dengan kebutuhan pembiayaan dan kemampuan membayar masing-masing <i>home buyer</i>.</li> </ul> | <ul style="list-style-type: none"> <li>• <b>KPR ASyIG</b><br/><i>KPR ASyIG is a financing facility for the purpose of purchasing houses or apartments provided by Agung Sedayu Group (ASG) whose amount can be adjusted to the financing needs and ability to pay each home buyer.</i></li> </ul> |
| <ul style="list-style-type: none"> <li>• <b>KPR Regular</b><br/>Kredit Pemilikan Rumah atau Apartemen (KPR/KPA) dari Bank Artha Graha Internasional yang diberikan kepada perorangan untuk membeli rumah atau apartemen, melalui <i>developer</i> yang telah bekerja sama.</li> </ul>                                           | <ul style="list-style-type: none"> <li>• <b>KPR Regular</b><br/><i>Home or apartment ownership loans (KPR / KPA) from Bank Artha Graha Internasional for individuals to buy houses or apartments, through developers who have established collaboration.</i></li> </ul>                           |



## Produk Pelepasan Dana Fund Release Products

- **KPR Sejahtera FLPP**  
Kredit Pemilikan Rumah (KPR) dari Bank Artha Graha Internasional berupa Fasilitas Likuiditas Pembiayaan Perumahan kepada Masyarakat Berpenghasilan Rendah (MBR) yang bekerja sama dengan Kementerian Pekerjaan Umum dan Perumahan Rakyat dalam rangka pemenuhan Program Satu Juta Rumah.
- **Kredit Tanpa Agunan (KTA)**  
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 *historical performance* debitur yang bersangkutan.
- **Kredit Kendaraan Bermotor (KKB)**  
Kredit Kendaraan Bermotor (KKB) adalah kredit konsumen yang diberikan untuk membiayai pembelian kendaraan baru (mobil). Khusus untuk pembelian kendaraan ini harus melalui *dealer/agen* resmi dari Agen Tunggal Pemegang Merek (ATPM) yang telah bekerja sama dengan BAGI. KKB ini bersifat *complimentary* (hanya diberikan kepada debitur/nasabah yang memiliki fasilitas *funding/lending* status lancar di Bank Artha Graha Internasional).
- **KPR Sejahtera FLPP**  
*Home Ownership Loan (KPR) from Bank Artha Graha Internasional in the form of a Housing Financing Liquidity Facility for Low Income People (MBR) in collaboration with the Ministry of Public Works and Public Housing in order to fulfill the One Million Houses Program.*
- **Collateralless Credit (KTA)**  
*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, does not require debtors to provide guarantees, and is given on the basis of the debtor's ability to pay based on the debtor's historical performance.*
- **Motor Vehicle Loans (KKB)**  
*Motor Vehicle Loans (KKB) is a consumer loan provided to finance the purchase of a new vehicle (car). The purchase of the vehicle must go through an authorized dealer/agent from the Sole Agent of Brand Holder (ATPM) who has collaborated with BAGI. This KKB is complimentary (only given to debtors/customers who have current funding/lending status facilities at Bank Artha Graha Internasional)*



## Fasilitas Kredit Lainnya Other Credit Facilities

- **Bank Garansi**  
Jaminan Bank kepada pihak ketiga demi terjaminnya kelancaran pembayaran/pelaksanaan atas penyelesaian transaksi antara Nasabah dengan pihak ketiga sesuai perjanjian yang telah disepakati.
- **Letter of Credit**  
Dokumen instrumen yang diterbitkan oleh *Opening Bank* atas nama Nasabah (*applicant*) yang memberi kuasa kepada *beneficiary* untuk melakukan penarikan wesel/draft, yang akan dibayar oleh Bank jika semua persyaratan pada L/C telah dipenuhi.
- **Standby Letter of Credit**  
Garansi dalam bentuk L/C yang diterbitkan oleh Bank yang mengakibatkan Bank tersebut berkewajiban untuk membayar pihak penerima garansi (*beneficiary*) apabila pihak yang dijamin (*account party*) cidera janji/wanprestasi.
- **Shipping Guarantee**  
Surat jaminan/garansi yang diterbitkan oleh *Opening Bank* atas permintaan importir dan ditujukan kepada *Shipping Company/Maskapai* pelayaran untuk menjamin pengeluaran barang karena dokumen pengangkutan asli (*Bill of Lading*) belum tiba/diterima.
- **Bank Guarantee**  
*Bank guarantee to third parties to ensure smooth payment/implementation of transaction settlement between customers and third parties in accordance with agreed agreements.*
- **Letter of Credit**  
*Documents/instruments issued by the Opening Bank on behalf of the customer (applicant) authorizing the beneficiary to withdraw bills/drafts, which will be paid by the Bank if all requirements on the L/C have been met.*
- **Standby Letter of Credit**  
*Guarantee in the form of L/C issued by the Bank which results in the Bank being obliged to pay the beneficiary if the guaranteed party (account party) defaults.*
- **Shipping Guarantee**  
*A letter of guarantee issued by the Opening Bank at the request of the importer and addressed to the Shipping Company to guarantee the issuance of goods because the original transportation document (bill of lading) has not arrived / received.*



## Fasilitas Kredit Lainnya Other Credit Facilities

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| <ul style="list-style-type: none"> <li>• <b>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.</li> </ul> | <ul style="list-style-type: none"> <li>• <i>Custom Guarantee</i><br/><i>Takeover of payment obligations by the Bank at the request of the importer to the Customs agency to guarantee the payment of import duties on imported goods that are exempted or suspended.</i></li> </ul> |
| <ul style="list-style-type: none"> <li>• <b>Foreign Exchange Contract</b><br/>Fasilitas kredit yang diberikan jika Nasabah ingin melakukan transaksi dalam mata uang asing seperti transaksi <i>Spot</i>, <i>Forward</i> dan <i>Swap</i>.</li> </ul>                | <ul style="list-style-type: none"> <li>• <i>Foreign Exchange Contract</i><br/><i>Credit facility provided if customers wish to make transactions in foreign currencies such as Spot, Forward and Swap.</i></li> </ul>                                                               |



## Layanan Digital Bank Digital Bank Services

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• <b>Digital Apps</b><br/>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 <i>online</i>, transaksi <i>biller</i>, <i>cardless withdrawal</i>, <i>top up eWallet</i>, pembelian <i>e-Commerce</i>.</li> </ul>                                                                                                                                                             | <ul style="list-style-type: none"> <li>• <i>Digital Apps</i><br/><i>Mobile-based banking services available on Android and iOS to answer the needs of financial and non-financial transactions without having to go to a branch office with excellent features such as online account opening, biller transactions, cardless withdrawals, eWallet top-ups, e-Commerce purchases.</i></li> </ul>                                                                                                                                            |
| <ul style="list-style-type: none"> <li>• <b>QRIS (Quick Response Indonesia Standard)</b><br/>Layanan pembayaran berbasis QR berstandar Nasional melalui metode <i>scan QR Code</i>, menggunakan aplikasi <i>agi digital apps</i>, ke seluruh jaringan <i>merchant</i> yang tergabung dengan QRIS.</li> </ul> <p>Selain itu, Bank juga menyediakan layanan penerimaan pembayaran <i>QR Code</i> di <i>merchant</i> yang bekerja sama dengan bank, melalui aplikasi <i>AGI Pay</i>, sehingga dapat menerima pembayaran QRIS dari seluruh lembaga yang telah disetujui oleh Bank Indonesia.</p> | <ul style="list-style-type: none"> <li>• <i>QRIS (Quick Response Indonesia Standard)</i><br/><i>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></li> </ul> <p><i>In addition, the Bank also provides QR Code payment acceptance services at merchants that cooperate with banks, through the AGI Pay application so that it can accept QRIS payments from all institutions approved by Bank Indonesia.</i></p> |
| <ul style="list-style-type: none"> <li>• <b>API (Application Programming Interface)</b><br/>Layanan antarmuka/<i>interface</i> yang menyediakan interkoneksi layanan perbankan antara sistem bank dan mitra bisnis dengan tetap memprioritaskan aspek <i>security</i> dalam bertransaksi dengan standarisasi SNAP (Standar Nasional Open API Pembayaran).</li> </ul>                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>• <i>API (Application Programming Interface)</i><br/><i>Service interface that provides interconnection of banking services between bank systems and business partners while prioritizing security aspects in transactions with SNAP (National Open API Payment Standard) standardization</i></li> </ul>                                                                                                                                                                                            |
| <ul style="list-style-type: none"> <li>• <b>Internet Banking Business</b><br/>Layanan perbankan yang berbasis <i>web</i> 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 <i>soft token</i> dan <i>hard token</i>.</li> </ul>                                                                                                                                                                                       | <ul style="list-style-type: none"> <li>• <i>Internet Banking Business</i><br/><i>Web-based banking services that offer easy checking of company funds and payment transactions supported by security in carrying out transactions using authorization levels in transactions with the support of soft tokens and hard tokens.</i></li> </ul>                                                                                                                                                                                               |
| <ul style="list-style-type: none"> <li>• <b>Retail Internet Banking</b><br/>Layanan perbankan berbasis <i>web</i> yang ditujukan untuk Nasabah perorangan yang aktif dalam melakukan transaksional perbankan melalui <i>browser</i> dengan jaminan kemudahan dan keamanan dalam bertransaksi.</li> </ul>                                                                                                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>• <i>Retail Internet Banking</i><br/><i>Web-based banking services intended for individual customers who are active in conducting transactional banking through a browser with guaranteed ease and security in transactions.</i></li> </ul>                                                                                                                                                                                                                                                         |



## Layanan Digital Bank Digital Bank Services

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• <b>Kartu ATM GrahaCash GPN</b><br/>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.</li> </ul>                                                                                        | <ul style="list-style-type: none"> <li>• <b>ATM GrahaCash GPN Card</b><br/>ATM/Debit Card Chip comply with the National Standard for Chip Technology (SNTC) which provides convenience for transactions through ATM networks and shopping debit transactions at all EDC merchant machines incorporated in the National Payment Gateway (GPN) throughout Indonesia.</li> </ul>                                                                        |
| <ul style="list-style-type: none"> <li>• <b>Fitur Virtual Account and Billing System</b><br/>Layanan yang menjadi solusi dalam rekonsiliasi pembayaran tagihan dari pelanggan yang mudah diakses baik melalui integrasi API maupun Corporate Internet Banking, sehingga dapat menerima pembayaran melalui channel Bank maupun antar bank dan transaksi dapat dilakukan kapanpun dan di manapun tanpa terbatas dengan jam operasional Bank.</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Virtual Account and Billing System Feature</b><br/>Services that solve the reconciliation of bill payments from customers that are easily accessible both through API integration and Corporate Internet Banking, so that they can accept payments through bank channels or interbank, and transactions can be made anytime and anywhere without being limited to the Bank's operating hours.</li> </ul> |
| <ul style="list-style-type: none"> <li>• <b>BI FAST</b><br/>Layanan transfer dana antar Bank melalui pendaftaran nomor rekening maupun melalui proxy rekening (alias) berupa e-mail dan nomor handphone nasabah secara langsung/online dengan biaya transfer yang lebih murah.</li> </ul>                                                                                                                                                             | <ul style="list-style-type: none"> <li>• <b>BI FAST</b><br/>Interbank fund transfer services through account number registration or through account proxy (alias) in the form of e-mail and customer mobile numbers directly/online with lower transfer fees</li> </ul>                                                                                                                                                                              |
| <ul style="list-style-type: none"> <li>• <b>Fitur Payroll</b><br/>Layanan yang menjadi solusi bagi kebutuhan Anda untuk pembayaran gaji karyawan secara cepat, tepat, dan mudah melalui internet banking bisnis, sehingga transaksi dapat dilakukan kapanpun dan dimanapun tanpa terbatas dengan jam operasional Bank.</li> </ul>                                                                                                                     | <ul style="list-style-type: none"> <li>• <b>Payroll Feature</b><br/>Services that solve your needs for fast, precise, and easy employee salary payments through Corporate Internet Banking, so that transactions can be done anytime and anywhere without being limited to bank operating hours.</li> </ul>                                                                                                                                          |
| <ul style="list-style-type: none"> <li>• <b>Laku Pandai</b><br/>Layanan keuangan tanpa jaringan kantor bank, namun melalui kerja sama dengan pihak lain (agen) dengan didukung sarana teknologi informasi menggunakan api management untuk melayani nasabah. Laku Pandai merupakan salah satu program yang disediakan dalam rangka keuangan inklusif.</li> </ul>                                                                                      | <ul style="list-style-type: none"> <li>• <b>Laku Pandai</b><br/>Financial services without a network of bank offices, but through cooperation 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 framework of financial inclusion.</li> </ul>                                                                                    |



## KEANGGOTAAN DALAM ASOSIASI

### ASSOCIATION MEMBERSHIP

Bank Artha Graha Internasional bergabung dengan berbagai asosiasi/perhimpunan yang sesuai dengan kiprahnya dalam industri perbankan. Dengan bergabung di dalam asosiasi/perhimpunan ini, Bank bisa berbagi isu dan kebijakan tentang industri perbankan, termasuk dampak dan peluangnya bagi perbankan pada jangka pendek, menengah maupun panjang. Selama tahun 2023, Bank bergabung dengan asosiasi/perhimpunan berikut:

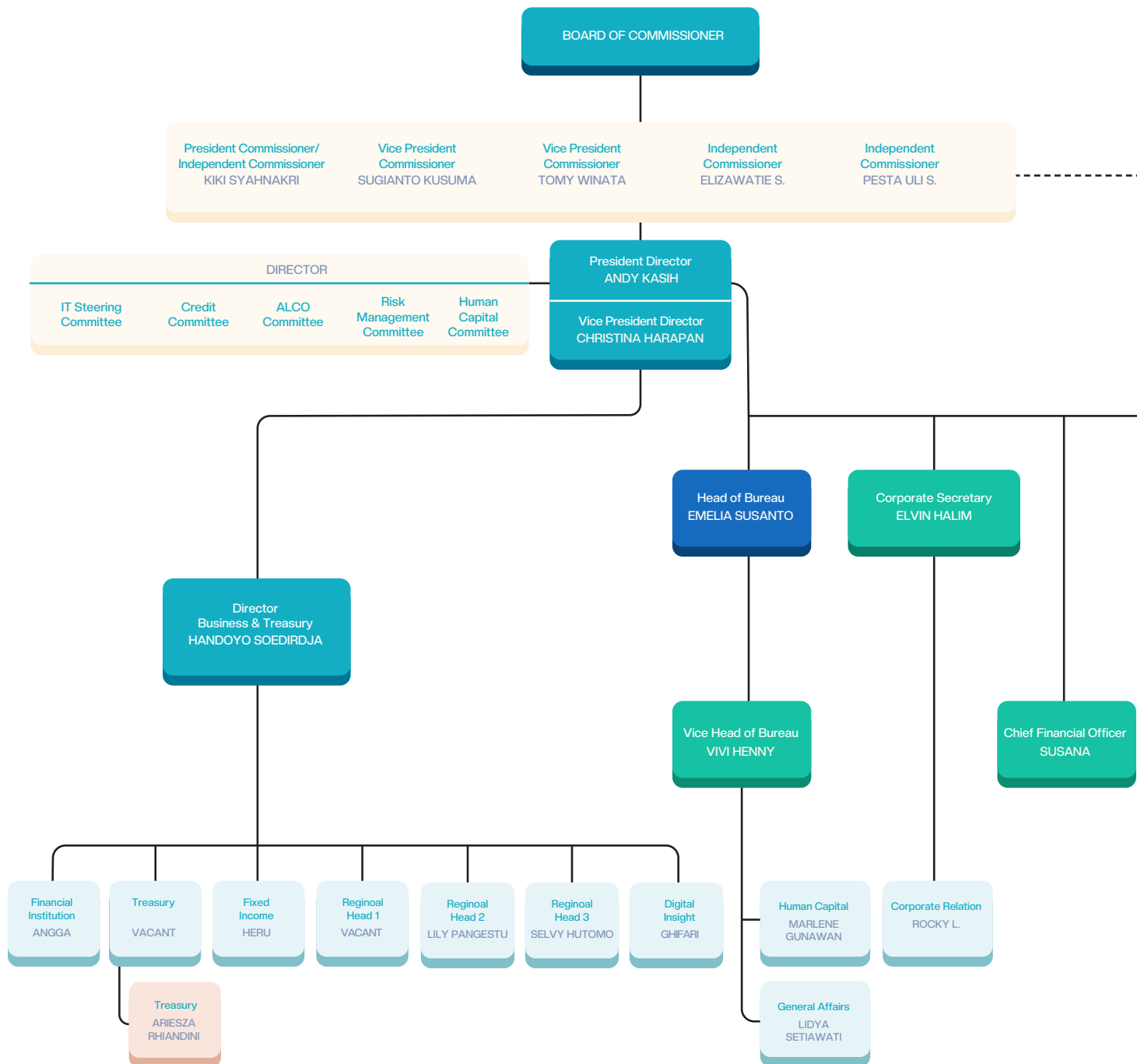
*Bank Artha Graha Internasional joins various associations that are relevant to its work in the banking industry. By joining these associations, the Bank is able to share issues and policies on the banking industry, including its impact and opportunities for banks in the short, medium and long term. In 2023, the Bank joined the following associations:*

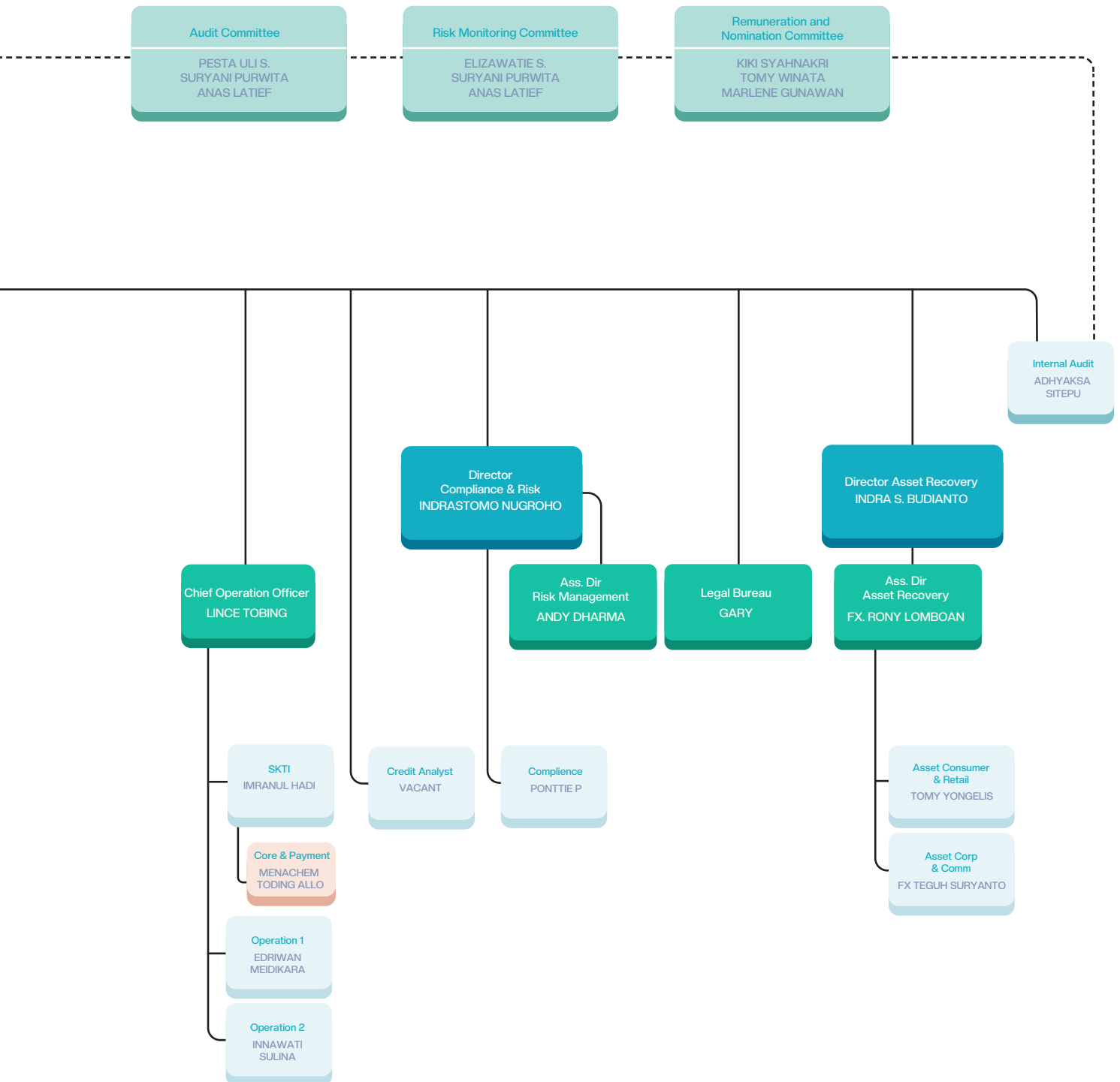
| Nama Asosiasi<br>Association Name                                                                                                                                                             | Status Keanggotaan<br>Membership Status |
|-------------------------------------------------------------------------------------------------------------------------------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



# STRUKTUR ORGANISASI

## ORGANIZATIONAL STRUCTURE







## PROFIL DEWAN KOMISARIS

### BOARD OF COMMISSIONERS PROFILE

Tahun 2023, komposisi Dewan Komisaris Bank mengalami perubahan sesuai keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tanggal 27 Juni 2023 yang tertuang dalam Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023 yang memberhentikan dengan hormat Bapak Nicolaus Eko Riwayanto selaku Komisaris Independen dan mengangkat Ibu Pesta Uli Sitanggang sebagai Komisaris Independen Bank.

Adapun profil dari masing-masing anggota Dewan Komisaris Bank untuk periode yang berakhir pada tanggal 31 Desember 2023 adalah sebagai berikut:

*In 2023, the composition of the Bank's Board of Commissioners changed in accordance with the decision of the Annual General Meeting of Shareholders held on June 27, 2023 as stated in the Deed of Meeting Resolution No. 16 dated July 17, 2023 which respectfully dismissed Mr. Nicolaus Eko Riwayanto as Independent Commissioner and appointed Mrs. Pesta Uli Sitanggang as Independent Commissioner of the Bank.*

*The profile of each member of the Bank's Board of Commissioners for the period ending December 31, 2023 is as follows:*



**KIKI SYAHNAKRI**

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

Warga Negara Indonesia, berusia 76 tahun dan berdomisili di Jakarta. Beliau pertama kali menjabat sebagai Komisaris Utama Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. Beliau telah dinyatakan lulus uji kemampuan dan kepatutan oleh Bank Indonesia berdasarkan Surat Bank Indonesia No. 15/29/GBI/DPIP/Rahasia tanggal 12 Februari 2013.

Beliau lulus dari Akademi Militer Nasional pada tahun 1971 dan berkarir di kemiliteran. Sepanjang karirnya, beliau telah menduduki berbagai jabatan penting, antara lain 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).

Saat ini, beliau juga tercatat sebagai Ketua Komite Remunerasi dan Nominasi Bank, beliau tidak memiliki rangkap jabatan di emiten dan perusahaan publik lain. Beliau tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan pemegang saham pengendali Bank.

*Indonesian citizen, 76 years old and domiciled in Jakarta. He first served as President Commissioner of the Bank based on Deed of Meeting Resolution No. 26 dated June 12, 2005 and was last appointed based on Deed of Meeting Resolution No. 16 dated July 17, 2023. He has passed the fit and proper test by Bank Indonesia based on Bank Indonesia Letter No. 15/29/GBI/DPIP/Secret dated February 12, 2013.*

*He graduated from the National Military Academy in 1971 and had a career in the military. Throughout his career, he has held various important positions, including Operations Assistant to KASAD (1998-1999), Military Emergency Commander of East Timor (September-November 1999), Commander of Military Region IX Udayana (November 1999-November 2000), and Deputy Chief of Staff of the Army (November 2000-May 2002).*

*Currently, he is also listed as the Chairman of the Bank's Nomination and Remuneration Committee, he has no concurrent positions in other listed and public companies. He has no affiliation with members of the Board of Commissioners, Board of Directors and controlling shareholders of the Bank.*





## TOMY WINATA

Wakil Komisaris Utama  
Vice President Commissioner

Warga Negara Indonesia, berusia 65 tahun dan berdomisili di Jakarta. Beliau pertama kali menjabat sebagai Wakil Komisaris Utama Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. Beliau telah dinyatakan lulus uji kemampuan dan kepatutan oleh Bank Indonesia berdasarkan Surat Bank Indonesia No. 7/19/GBI/DPIP/Rahasia tanggal 15 Juni 2005.

*Indonesian citizen, 65 years old and domiciled in Jakarta. He first served as Vice President Commissioner of the Bank based on Deed of Meeting Resolution No. 26 dated June 12, 2005 and was last appointed based on Deed of Meeting Resolution No. 16 dated July 17, 2023. He has passed the fit and proper test by Bank Indonesia based on Bank Indonesia Letter No. 7/19/GBI/DPIP/Rahasia dated June 15, 2005.*

Beliau dikenal sebagai pengusaha yang telah mengembangkan usaha di berbagai bidang di Indonesia. Saat ini, beliau juga tercatat sebagai anggota Komite Remunerasi dan Nominasi Bank.

*He is known as an entrepreneur who has developed businesses in various fields in Indonesia. Currently, he is also listed as a member of the Bank's Remuneration and Nomination Committee.*



## SUGIANTO KUSUMA

Wakil Komisaris Utama  
Vice President Commissioner

Warga Negara Indonesia, berusia 72 tahun dan berdomisili di Jakarta. Beliau pertama kali menjabat sebagai Wakil Komisaris Utama Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. Beliau telah dinyatakan lulus uji kemampuan dan kepatutan oleh Bank Indonesia berdasarkan Surat Bank Indonesia No. 7/19/GBI/DPIP/Rahasia tanggal 15 Juni 2005.

*Indonesian citizen, 72 years old and domiciled in Jakarta. He first served as Vice President Commissioner of the Bank based on Deed of Meeting Resolution No. 26 dated June 12, 2005 and was last appointed based on Deed of Meeting Resolution No. 16 dated July 17, 2023. He has passed the fit and proper test by Bank Indonesia based on Bank Indonesia Letter No. 7/19/GBI/DPIP/Secret dated June 15, 2005.*

Beliau merupakan pengusaha yang telah mengembangkan usaha di berbagai bidang di Indonesia.

*He is an entrepreneur who has developed businesses in various fields in Indonesia.*



## ELIZAWATIE SIMON

Komisaris Independen  
*Independent Commissioner*

Warga Negara Indonesia, berusia 62 tahun, berdomisili di Jakarta. Menjabat sebagai Komisaris Independen Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 253 tanggal 25 Juli 2022. Beliau telah dinyatakan lulus uji kemampuan dan kepatutan oleh Otoritas Jasa Keuangan 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).

Tahun 2023, beliau mengikuti Webinar Memperkuat Ketahanan Nasional di Industri Jasa Keuangan dari OJK Institute pada tanggal 22 Mei 2023, *Refreshment* Manajemen Risiko pada tanggal 3 - 15 Juli 2023, Webinar Waspada Modus Penipuan Gaya Baru pada tanggal 3 Agustus 2023 dan Seminar *Market Review / Economy Outlook* Tahun 2024 pada tanggal 2 Desember 2023. Saat ini, beliau juga tercatat sebagai Ketua Komite Pemantau Risiko Bank, beliau tidak memiliki rangkap jabatan di emiten dan perusahaan publik lain dan tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan pemegang saham pengendali Bank.

*Indonesian citizen, 62 years old, domiciled in Jakarta. Appointed as Independent Commissioner of the Bank based on Deed of Meeting Resolution No. 253 dated July 25, 2022. She has passed the fit and proper test by the Financial Services Authority in accordance with the Financial Services Authority (OJK) letter No. KEP-59/D.03/2022 dated April 20, 2022.*

*She holds a Bachelor of Laws degree in Civil Law from Trisakti University (1985). Previously, she worked as Head of Legal Bureau of Bank Danamon (1982-1990), Head of Legal Bureau of PT Danayasa Arthatama (1990-1999). She had a career in the Bank as Head of 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).*

*In 2023, she participated in the Webinar on Strengthening National Resilience in the Financial Services Industry from OJK Institute on May 22, 2023, Risk Management Refreshment on July 3-15, 2023, Webinar on New Fraud Schemes on August 3, 2023 and 2024 Market Review/Economic Outlook Seminar on December 2, 2023. Currently, she is also listed as the Chairman of the Bank's Risk Monitoring Committee, she does not have concurrent positions in other issuers and public companies and has no affiliation with members of the Board of Commissioners, Board of Directors and controlling shareholders of the Bank.*



## PESTA ULI SITANGGANG

Komisaris Independen  
*Independent Commissioner*

Warga Negara Indonesia, 60 tahun, berdomisili di Jakarta. Menjabat sebagai Komisaris Independen Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023 dan telah lulus *Fit & Proper Test* sesuai surat Otoritas Jasa Keuangan (OJK) No. KEPR-141/D.03/2023 tanggal 8 November 2023.

Beliau meraih gelar Sarjana Ekonomi Jurusan Akuntansi dari Universitas Sumatra Utara (USU) pada tahun 1988. Sebelumnya, beliau berkarier di KAP Prasetio Utomo & Co - Arthur Andersen (1989-1999) dengan posisi terakhir sebagai *SC Manager*, kemudian sebagai *General Manager Internal Audit* dan *Financial Controller* di PT Pionerindo Gourmet Internasional Tbk (2000-2006), *Senior Manager Finance & Accounting* di PT Repex Persada Internasional (Fedex) (2006-2008), *Direktur dan Corporate Secretary* di PT Sentul City Tbk (2008-2013), *Senior Manager Keuangan* di PT Jakarta International Hotels & Development Tbk (2013-2017), *Corporate Secretary* dan *Direktur* PT Danayasa Arthatama Tbk (2017-2021), *Advisor* PT Pangea Sinergi Solusindo (2022-2023).

Tahun 2023, beliau telah mengikuti pembekalan Sertifikasi Manajemen Risiko pada tanggal 21 - 22 Agustus 2023, Seminar Indonesia *Financial Sector Outlook 2024* pada tanggal 24 November 2023 dan Seminar *Market Review/Economy Outlook* tahun 2024 pada tanggal 2 Desember 2024. Saat ini beliau juga tercatat sebagai Ketua Komite Audit Bank, beliau tidak memiliki rangkap jabatan di emiten dan perusahaan publik lain dan tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan pemegang saham pengendali Bank.

*Indonesian citizen, 60 years old, domiciled in Jakarta. She serves as Independent Commissioner of the Bank based on Deed of Meeting Resolution No. 16 dated July 17, 2023 and has passed the Fit & Proper Test in accordance with the letter of the Financial Services Authority (OJK) No. KEPR-141/D.03/2023 dated November 8, 2023.*

*She holds a Bachelor of Economics degree in Accounting from the University of North Sumatra (USU), Medan in 1988. Previously, she worked at KAP Prasetio Utomo & Co - Arthur Andersen as SC Manager (1989-1999), then as General Manager Internal Audit and Financial Controller at PT Pionerindo Gourmet Internasional Tbk (2000-2006), PT Repex Persada Internasional (Fedex) as Senior Manager Finance & Accounting (2006-2008), PT Sentul City Tbk as Director and Corporate Secretary (2008-2013), PT Jakarta International Hotels & Development Tbk as Senior Manager Finance (2013-2017), PT Danayasa Arthatama Tbk as Corporate Secretary and Director (2017-2021), PT Pangea Sinergi Solusindo as Advisor (2022-2023).*

*In 2023, she attended the Risk Management Certification briefing on August 21-22, 2023, Indonesia Financial Sector Outlook 2024 Seminar on November 24, 2023 and Market Review/Economy Outlook 2024 Seminar on December 2, 2024. Currently she is also listed as the Chairman of the Bank's Audit Committee, she does not have concurrent positions in other issuers and public companies and has no affiliation with members of the Board of Commissioners, Board of Directors and controlling shareholders of the Bank.*



## PROFIL DIREKSI

### PROFIL DIREKSI

Tahun 2023, komposisi Direksi Bank mengalami perubahan sesuai keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada 27 Juni 2023 yang tertuang dalam Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023 yang memberhentikan dengan hormat Bapak Anas Latief sebagai Direktur Kepatuhan/Direktur Independen dan Bapak Andy Dharma sebagai Direktur serta mengangkat Bapak Indrastomo Nugroho sebagai Direktur Kepatuhan/Direktur Independen dan mengangkat Bapak Handoyo Soedirdja sebagai Direktur Bank.

Profil dari masing-masing anggota Direksi Bank untuk periode yang berakhir pada tanggal 31 Desember 2023 adalah sebagai berikut:

*In 2023, the composition of the Bank's Board of Directors changed in accordance with the decision of the Annual General Meeting of Shareholders held on June 27, 2023 as stated in the Deed of Meeting Resolution No. 16 dated July 17, 2023 which honorably dismissed Mr. Anas Latief as Compliance Director/Independent Director and Mr. Andy Dharma as Director then appointed Mr. Indrastomo Nugroho as Compliance Director/Independent Director and appointed Mr. Handoyo Soedirdja as Director of the Bank.*

*The profile of each member of the Bank's Board of Directors for the period ending December 31, 2023 is as follows:*



**ANDY KASIH**

Direktur Utama  
President Director

Warga Negara Indonesia, berusia 68 tahun dan berdomisili di Jakarta. Diangkat pertama kali sebagai Direktur Utama Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 95 tanggal 30 Juni 2008 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. Beliau telah dinyatakan lulus uji kemampuan dan kepatutan oleh Bank Indonesia berdasarkan Surat Bank Indonesia No. 10/184/GBI/DPIP/Rahasia tanggal 9 Desember 2008.

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).

Tahun 2023, beliau mengikuti pelatihan Refreshment Sertifikasi Manajemen Risiko Jenjang 7 pada tanggal 15 Juli 2023 dan Webinar "Waspada Modus Penipuan Gaya Baru" pada tanggal 3 Agustus 2023. Beliau tidak merangkap jabatan di perusahaan lain dan tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Pengendali.

*Indonesian citizen, 68 years old and domiciled in Jakarta. He was first appointed as President Director of the Bank based on Deed of Meeting Resolution No. 95 dated June 30, 2008 and was last appointed based on Deed of Meeting Resolution No. 16 dated July 17, 2023. He has passed the fit and proper test by Bank Indonesia based on Bank Indonesia Letter No. 10/184/GBI/DPIP/Secret dated December 9, 2008.*

*He earned his Bachelor of Economics degree from Widya Mandala Catholic University in 1984. Previously, he worked as Chief Accountant of PT Charoen Pokphand Indonesia Animal Feedmill (1979-1981), Chief Accountant and Finance of PT Impex Megah Surabaya (1981-1983), Executive Trainee of Citibank (1982), Vice President of Citibank (1994), Operations Director of Subentra Bank (1994), Operations 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).*

*In 2023, he participated in the Level 7 Risk Management Certification Refreshment training on July 15, 2023 and the "Beware of New Style Fraud Modes" Webinar on August 3, 2023. He does not hold concurrent positions in other companies and has no affiliation with the Board of Commissioners, Board of Directors and Controlling Shareholders.*





## CHRISTINA HARAPAN

Wakil Direktur Utama  
*Vice President Director*

Warga Negara Indonesia, berusia 45 tahun dan berdomisili di Jakarta. Diangkat pertama kali sebagai Wakil Direktur Utama Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021. Beliau telah dinyatakan lulus uji kemampuan dan kepatutan oleh Otoritas Jasa Keuangan berdasarkan Surat Otoritas Jasa Keuangan No. SR-8/PB.12/2019 tanggal 9 Januari 2019.

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. 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).

Tahun 2023, beliau mengikuti pelatihan *Refreshment* sertifikasi *Treasury Dealer* pada tanggal 7 Januari 2023 dan *Refreshment* Sertifikasi Manajemen Risiko pada tanggal 4 Maret 2023.

*Indonesian citizen, 45 years old and domiciled in Jakarta. She was first appointed as Vice President Director of the Bank based on Deed of Meeting Resolution No. 9 dated July 17, 2018 and was last appointed based on Deed of Meeting Resolution No. 177 dated August 23, 2021. She has passed the fit and proper test by the Financial Services Authority based on the Financial Services Authority Letter No. SR-8/PB.12/2019 dated January 9, 2019.*

*She earned a Bachelor of Business degree from the University of San Diego in 1999 and a Master of Business Administration from San Diego State University in 2000. Her career started at Bank Artha Graha Internasional as a Business Monitoring Team Leader in Internal Audit (2008-2012). Subsequently, she was promoted to Head of Internal Control Division (2012-2014) in charge of managing credit and operational risks, Head of Bureau of Directors (2014-2016), and Independent Commissioner of PT Bank ICBC Indonesia (February 2016-May 2018).*

*In 2023, she participated in the Refreshment of Treasury Dealer certification on January 7, 2023 and Refreshment of Risk Management Certification on March 4, 2023.*



## INDRA S. BUDIANTO

Direktur  
Director

Warga Negara Indonesia, berusia 61 tahun, berdomisili di Jakarta. Diangkat pertama kali sebagai Direktur Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 225 tanggal 28 November 2014 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023. Beliau telah dinyatakan lulus uji kemampuan dan kepatutan oleh Otoritas Jasa Keuangan berdasarkan Surat Otoritas Jasa Keuangan No. SR-183/D.03/2015 tanggal 2 Oktober 2015.

Beliau meraih gelar *Diploma of Business* dari Ngee Ann Polytechnic, Singapura (1982), *Bachelor of Economic* (1989) dan *Master of Business Administration* dari University of La Verne, Claremont, Los Angeles, USA (1990) dan *Master of Science (Defense)* dari Universitas Pertahanan Indonesia (2012). Beliau pernah menjabat sebagai *General Manager* 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).

Tahun 2023, beliau mengikuti pelatihan *Refreshment Sertifikasi Manajemen Risiko* pada tanggal 4 Maret 2023. Beliau tidak merangkap jabatan di perusahaan lain dan tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Pengendali.

*Indonesian citizen, 61 years old, domiciled in Jakarta. He was first appointed as Director of the Bank based on Deed of Meeting Resolution No. 225 dated November 28, 2014 and was last appointed based on Deed of Meeting Resolution No. 16 dated July 27, 2023. He has passed the fit and proper test by the Financial Services Authority based on the Financial Services Authority Letter No. SR-183/D.03/2015 dated October 2, 2015.*

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

*In 2023, he participated in the Risk Management Certification Refreshment training on March 4, 2023. He does not hold concurrent positions in other companies and has no affiliation with the Board of Commissioners, Board of Directors and Controlling Shareholders.*



## INDRASTOMO NUGROHO

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

Warga Negara Indonesia, berusia 49 tahun, berdomisili di Jakarta. Diangkat pertama kali sebagai Direktur Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023 dan telah lulus *Fit & Proper Test* sesuai surat Otoritas Jasa Keuangan (OJK) No. KEPR-142/D.03/2023 tanggal 8 November 2023.

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 (2013), Deputy Direktur *Credit Commercial* (2017), dan Deputy Direktur Pengembangan Produk dan Bisnis (2017).

Tahun 2023, beliau mengikuti pelatihan *Refreshment Sertifikasi Manajemen Risiko* pada tanggal 15 Juli 2023 dan *Sustainable Finance Carbon Literacy* pada tanggal 9 Desember 2023. Beliau tidak sedang merangkap jabatan di perusahaan lain dan tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Pengendali.

*Indonesian citizen, 49 years old, domiciled in Jakarta. He was first appointed as Director of the Bank based on Deed of Meeting Resolution No. 9 dated July 17, 2018 and was last appointed based on Deed of Meeting Resolution No. 16 dated July 17, 2023 and has passed the Fit & Proper Test in accordance with the letter of the Financial Services Authority (OJK) No. KEPR-142/D.03/2023 dated November 8, 2023.*

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

*In 2023, he participated in the Risk Management Certification Refreshment training on July 15, 2023 and Sustainable Finance Carbon Literacy on December 9, 2023. He does not hold concurrent positions in other companies and has no affiliation with the Board of Commissioners, Board of Directors and Controlling Shareholders.*



## HANDOYO SOEDIRDJA

Direktur  
Director

Warga Negara Indonesia, 59 tahun, berdomisili di Jakarta. Diangkat pertama kali sebagai Direktur Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 18 tanggal 7 Desember 2012 dan terakhir kali diangkat berdasarkan Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023 dan telah lulus *Fit & Proper Test* sesuai surat Otoritas Jasa Keuangan (OJK) No. KEPR-143/D.03/2023 tanggal 8 November 2023.

Beliau meraih gelar *Bachelor of Science* dari Macquarie University, Sydney, Australia (1989) dan *Master of Business Administration* dibidang *Finance and Marketing* dari Bond University Queensland, Australia (1996). Sebelumnya, beliau berkarier sebagai *Fund Manager*, *Portfolio Manager* di Ultra Star Limited (1989-1995), *Financial Advisor/Analyst* di Deutsche Bank Australia (1995-1997), *Senior Financial Advisor/Business Analyst* di Credit Suisse First Boston/Challenger Australia (1997-2002), *Fund Manager* di Bell Potter Securities Limited Australia (2002-2004), *Senior Corporate Financial Advisor* di ABN Amro Morgans Limited Australia (2004-2009), *Private Equity Senior Financial Advisor* di UBS/Bell Potter Security Limited Australia (2009-2012), *Chief Executive Officer* di PT Kelas Kita Edukasi Indonesia (2020-2023), *Chief Executive Officer* di PT Project One Solution (2022-2023). Beliau menjabat di Bank sebagai Kepala Biro Direksi (September 2012-Desember 2012), *Direktur Kepatuhan* (2013-2014), *Direktur Kredit Korporasi, Capital Market & Treasury* (2014-2016), *Direktur Kredit & Treasury* (2017-2018).

Tahun 2023, beliau mengikuti pembekalan Sertifikasi Manajemen Risiko pada tanggal 20 - 21 Juli 2023. Beliau tidak sedang merangkap jabatan di perusahaan lain dan tidak memiliki hubungan afiliasi dengan Dewan Komisaris, Direksi dan Pemegang Saham Pengendali.

*Indonesian citizen, 59 years old, domiciled in Jakarta. He was first appointed as Director of the Bank based on Deed of Meeting Resolution No. 18 dated December 7, 2012 and was last appointed based on Deed of Meeting Resolution No. 16 dated July 17, 2023 and has passed the Fit & Proper Test in accordance with the letter of the Financial Services Authority (OJK) No. KEPR-143/D.03/2023 dated November 8, 2023.*

*He holds a Bachelor of Science degree from Macquarie University, Sydney, Australia (1989) and a Master of Business Administration in Finance and Marketing from Bond University Queensland, Australia (1996). Previously, he worked as Fund Manager, Portfolio Manager at Ultra Star Limited (1989-1995), Financial Advisor/Analyst at Deutsche Bank Australia (1995-1997), Senior Financial Advisor/Business Analyst at Credit Suisse First Boston/Challenger Australia (1997-2002), Fund Manager at Bell Potter Securities Limited Australia (2002-2004), Senior Corporate Financial Advisor at ABN Amro Morgans Limited Australia (2004-2009), Private Equity Senior Financial Advisor at UBS/Bell Potter Security Limited Australia (2009-2012), Chief Executive Officer at PT Kelas Kita Edukasi Indonesia (2020-2023), Chief Executive Officer at PT Project One Solution (2022-2023). He served in the Bank as Head of Bureau of Directors (September 2012 - December 2012), Compliance Director (2013-2014), Director of Corporate Credit, Capital Market & Treasury (2014-2016), Director of Credit & Treasury (2017-2018).*

*In 2023, he attended the Risk Management Certification briefing on July 20-21, 2023. He does not hold concurrent positions in other companies and has no affiliation with the Board of Commissioners, Board of Directors and Controlling Shareholders.*



## PEJABAT EKSEKUTIF

### EXECUTIVE OFFICIALS

| No | Nama dan Jabatan<br><i>Name and Position</i> | Keterangan<br><i>Description</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----|----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | EMELIA SUSANTO<br><i>Head of Bureau</i>      | <p>Warga Negara Indonesia, berusia 46 tahun dan berdomisili di Jakarta. Beliau bergabung di Bank Artha Graha Internasional sejak tanggal 30 Juni 2018 sebagai <i>Head of Bureau</i>. Memperoleh Sertifikasi Manajemen Risiko Level 1 atau setara Jenjang 4 dari Badan Sertifikasi Manajemen Risiko, Sertifikasi <i>General Banking</i> Level 2 dari Lembaga Sertifikasi Profesi Perbankan dan <i>Certified Human Resources Professional</i> (CHRP) tahun 2021, <i>Advanced Human Capital Accomplished</i> (AHCA), dan <i>Administrative Human Resources Professional</i> (AHRP) dari UNIKA Atma Jaya pada tahun 2022. Sepanjang tahun 2023, beliau mengikuti <i>Refreshment</i> Manajemen Risiko, pelatihan Analisa Kebutuhan Proses Rekrutmen &amp; Seleksi, <i>Basic Accounting for Non Accountant</i>, <i>Advanced General Affair Management</i>, dan <i>Building Excellent People in Resilient Company: Challenges and Opportunities to Face Business Competition in 2024</i>.</p> <p><i>Indonesian citizen, 46 years old and domiciled in Jakarta. She joined Bank Artha Graha Internasional on June 30, 2018 as Head of Bureau. She obtained Risk Management Certification Level 1 or equivalent to Level 4 from the Risk Management Certification Agency, General Banking Certification Level 2 from the Banking Professional Certification Institute and Certified Human Resources Professional (CHRP) in 2021, Advanced Human Capital Accomplished (AHCA), and Administrative Human Resources Professional (AHRP) from UNIKA Atma Jaya in 2022. Throughout 2023, she participated in Risk Management Refreshment, Recruitment &amp; Selection Process Needs Analysis training, Basic Accounting for Non Accountants, Advanced General Affair Management, and Building Excellent People in Resilient Company: Challenges and Opportunities to Face Business Competition in 2024.</i></p> |
| 2  | VIVI HENNY<br><i>Vice Head of Bureau</i>     | <p>Warga Negara Indonesia, berusia 39 tahun dan berdomisili di Jakarta. Beliau meraih gelar Diploma Pariwisata dari P3A Unika Atmajaya Jakarta (2005), Diploma Perhotelan dari William Blue Hosp School (2008), dan Sarjana Manajemen Bisnis dari LA Trobe University (2009). Sebelumnya berkarier di Bank sebagai Staf Sekretariat (2010-2022), Komisaris Independen di PT Electronic City Indonesia Tbk (2020-Sekarang), dan <i>Secretariat Bureau Director Commissioner</i> (2022-2023).</p> <p><i>Indonesian citizen, 39 years old and domiciled in Jakarta. She holds a Diploma in Tourism from P3A Unika Atmajaya Jakarta (2005), a Diploma in Hospitality from William Blue Hosp School (2008), and a Bachelor of Business Management from LA Trobe University (2009). Previously, she worked at the bank as Secretariat Staff (2010-2022), Independent Commissioner at PT Electronic City Indonesia Tbk (2020-Present), and Secretariat Bureau Director Commissioner (2022-2023).</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 3  | SUSANA<br><i>Chief Financial Officer</i>     | <p>Warga Negara Indonesia, berusia 51 tahun dan berdomisili di Jakarta. Beliau menjabat sebagai Chief Financial Officer (CFO) sejak tanggal 30 September 2022. 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 <i>Finance and Accounting Manager</i> (2016), Direktur PT Bukit Lentera Sejahtera (2011-2016), Kepala SKAI PT Bank Artha Graha Internasional Tbk (2017-2020), <i>Associate Direktur Financial Control &amp; Budgeting</i> merangkap Sekretaris Perusahaan (2020-2021), dan Direktur Fincon, Admin Kredit &amp; Legal (2022).</p> <p><i>Indonesian citizen, 51 years old and domiciled in Jakarta. She served as Chief Financial Officer since September 30, 2022. She earned her Diploma from YAI Accounting Academy (1996), Bachelor of Accounting from Trisakti University (2013), and Professional Accounting Education (PPAK) from Trisakti University (2014). Previously, she worked at PT Buanagraha Arthaprima with her last position as Finance and Accounting Manager (2016), Director of PT Bukit Lentera Sejahtera (2011-2016), Head of SKAI PT Bank Artha Graha Internasional Tbk (2017-2020), Associate Director of Financial Control &amp; Budgeting concurrently Corporate Secretary (2020-2021), and Director of Fincon, Credit &amp; Legal Admin (2022).</i></p>                                                                                                                                                                                                                                                                                                                                                                   |



| No | Nama dan Jabatan<br><i>Name and Position</i>                       | Keterangan<br><i>Description</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----|--------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4  | LINCE MARIA<br>TOBING<br><i>Chief Operation<br/>Officer</i>        | <p>Warga Negara Indonesia, berusia 57 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Chief Operation Officer</i> sejak tanggal 10 Juli 2023. Beliau meraih gelar Sarjana Teknologi Pertanian Universitas Padjadjaran Bandung. Berkariier selama lebih dari 30 tahun di industri perbankan pada beberapa Bank. Pernah menjabat sebagai <i>Collection &amp; Fraud Management Head</i> Bank Bali (1990-1996) dan Bank Papan Sejahtera (1996-1998), <i>Risk Management Head</i> Bank HSBC (1998-2000), <i>Risk Management</i> dan <i>Project Management Head</i> American Express (2000-2006), dan <i>Senior Vice President</i> untuk beberapa posisi di Bank Danamon Indonesia (2006-2021) dengan jabatan <i>Service Strategy Program and Development Head</i>. Sebelumnya beliau berkariier di Bank sebagai <i>Associate Director Operation</i> (2021-2023).</p> <p><i>Indonesian citizen, 57 years old, domiciled in Jakarta. She has served as Chief Operation Officer since July 10, 2023. She holds a Bachelor's degree in Agricultural Technology from Padjadjaran University Bandung. She has a career of more than 30 years in the banking industry in several banks. She served as Collection &amp; Fraud Management Head of Bank Bali (1990-1996) and Bank Papan Sejahtera (1996-1998), Risk Management Head of HSBC Bank (1998-2000), Risk Management and Project Management Head of American Express (2000-2006), and Senior Vice President for several positions at Bank Danamon Indonesia (2006-2021) with the title of Service Strategy Program and Development Head. Previously, she worked at the Bank as Associate Director of Operations (2021-2023).</i></p>                                                                                                                                                                                                                                                                                                                                                                                |
| 5  | FX RONY<br>LOMBOAN<br><i>Associate Director<br/>Asset Recovery</i> | <p>Warga Negara Indonesia, berusia 54 tahun, berdomisili di Jakarta. Beliau diangkat menjadi <i>Associate Director Asset Recovery</i> sejak tanggal 1 Desember 2021. Beliau meraih gelar Sarjana Teknik Elektro Universitas Trisakti (1996). Sebelumnya berkariier di Bank sebagai <i>Account Officer</i> Cabang Suryopranoto (1997), <i>Team Leader Marketing</i> Cabang Suryopranoto (2000), <i>Pimpinan Cabang</i> Manado (2002), <i>Staf Branch Banking</i> (2005), <i>Team Leader 2 Corporate Banking</i> (2005), Kepala Bagian Kredit (2008), Kepala Bagian Kredit Komersil &amp; Korporasi (2012), Kepala Divisi Manajemen Risiko (2013), Kepala Divisi Kredit Komersil &amp; Korporasi (2014), <i>Deputi Direktur Komersil &amp; Korporasi</i> (2017), <i>Deputi Direktur Bisnis 1</i> (2018-2020), dan <i>Associate Director Korporasi &amp; SKMR</i> (2020-2021).</p> <p><i>Indonesian citizen, 54 years old, domiciled in Jakarta. He was appointed as Associate Director Asset Recovery on December 1, 2021. He holds a Bachelor's degree in Electrical Engineering from Trisakti University (1996). Previously, he worked at the Bank as Account Officer of Suryopranoto Branch (1997), Team Leader Marketing of Suryopranoto Branch (2000), Branch Manager Manado (2002), Branch Banking Staff (2005), Team Leader 2 Corporate Banking (2005), Head of Credit Section (2008), Head of Commercial &amp; Corporate Credit Section (2012), Head of Risk Management Division (2013), Head of Commercial &amp; Corporate Credit Division (2014), Deputy Director of Commercial &amp; Corporate (2017), Deputy Director of Business 1 (2018-2020), and Associate Director of Corporate &amp; SKMR (2020-2021).</i></p>                                                                                                                                                                                                                                                                                                                                          |
| 6  | ANDY DHARMA<br><i>Associate Director<br/>Risk Management</i>       | <p>Warga Negara Indonesia, berusia 49 tahun dan berdomisili di Jakarta. Beliau diangkat menjadi <i>Associate Director Risk Management</i> sejak tanggal 10 Juli 2023. Beliau meraih gelar <i>Bachelor of Commerce</i> dengan <i>double majors Banking and Marketing</i> dari Curtin University of Technology (2001) dan Master Sains (<i>Honors</i>) <i>Defense Economics</i> dari Universitas Pertahanan Indonesia (2012). Sebelumnya, berkariier di Bank sebagai peserta <i>Management Development Program</i> (2002), <i>Staf Treasury</i> (2002-2003), <i>Staf Tim Risk Management Working Team</i> (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 <i>International Banking</i> (2014-2015), Kepala Divisi <i>Treasury &amp; International Banking</i> (2015-2017), <i>Staf Khusus Direktorat Bisnis 2</i> (2017-2018), <i>Deputi Direktur Treasury and FI</i> (2018-2021), dan <i>Direktur Bisnis &amp; Treasury</i> (2021).</p> <p><i>Indonesian citizen, 49 years old and domiciled in Jakarta. He was appointed as Associate Director Risk Management on July 10, 2023. He holds a Bachelor of Commerce with double majors Banking and Marketing from Curtin University of Technology (2001) and Master of Science (Honors) Defense Economics from Indonesia Defense University (2012). Previously, he worked at the Bank as a Management Development Program participant (2002), Treasury Staff (2002-2003), Risk Management Working Team Staff (2003-2008), Deputy Head of Product Development and Service Division (2008-2010), Deputy Head of Credit Division II (2010-2012), Head of Corporate Secretary Division (2012-2014), Head of International Banking Division (2014-2015), Head of Treasury &amp; International Banking Division (2015-2017), Special Staff of Business Directorate 2 (2017-2018), Deputy Director of Treasury and FI (2018-2021), and Director of Business &amp; Treasury (2021).</i></p> |

| No | Nama dan Jabatan<br><i>Name and Position</i>     | Keterangan<br><i>Description</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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| 7  | ELVIN HALIM<br><i>Corporate Secretary</i>        | <p>Warga Negara Indonesia, 43 tahun, berdomisili di Indonesia. Menjabat sebagai <i>Corporate Secretary</i> sejak tanggal 10 Juli 2023. Meraih gelar sarjana dalam bidang Teknik Elektro dari Universitas Katolik Atma Jaya, Jakarta (2003) dan telah menyelesaikan Program <i>Certified Human Resources Professional</i> (2021), Sertifikasi Manajemen Risiko Perbankan jenjang 7 (2022), dan <i>Advanced Human Capital Accomplished</i> (2022).</p> <p>Dalam perjalanan karirnya, beliau pernah menjabat sebagai Wakil Pemimpin Cabang, Pemimpin Cabang dan Pemimpin Wilayah di PT Bank Sinarmas Tbk (2006-2013), <i>Production Engineering</i> di PT Yamaha Music Manufacturing Asia (2004-2005) dan memulai karir di Bank pada tahun 2014 sebagai Pemimpin Cabang (2014-2020) dan Deputy Direktur <i>Human Capital</i> (2020-2023), serta sebagai anggota Komite Remunerasi dan Nominasi (2021-2023).</p> <p><i>Indonesian citizen, 43 years old, domiciled in Indonesia. He has served as Corporate Secretary since July 10, 2023. He holds a bachelor's degree in Electrical Engineering from Atma Jaya Catholic University, Jakarta (2003) and has completed the Certified Human Resources Professional Program (2021), Banking Risk Management Certification level 7 (2022), and Advanced Human Capital Accomplished (2022).</i></p> <p><i>In the course of his career, he served as Deputy Branch Manager, Branch Manager and Regional Manager at PT Bank Sinarmas Tbk (2006-2013), Production Engineering at PT Yamaha Music Manufacturing Asia (2004-2005) and started his career at the Bank in 2014 as Branch Manager (2014-2020) and Deputy Director of Human Capital (2020-2023), as well as a member of the Remuneration and Nomination Committee (2021-2023).</i></p> |
| 8  | GARY FERDINAN<br>ATAUPAH<br><i>Legal Bureau</i>  | <p>Warga Negara Indonesia, berusia 30 tahun, berdomisili di Tangerang. Beliau menjabat sebagai <i>Legal Bureau</i> sejak tanggal 30 September 2022. Beliau meraih gelar Sarjana Hukum di Universitas Atma Jaya Jakarta (2014) dan Magister Hukum dari Universitas Indonesia tahun (2018). Sebelumnya, beliau berkarier di Bank sebagai Sekretaris Direksi (2021-2022).</p> <p><i>Indonesian citizen, 30 years old, domiciled in Tangerang. He has served as Legal Bureau since September 30, 2022. He earned her Bachelor of Laws from Atma Jaya University Jakarta (2014) and Master of Laws from University of Indonesia (2018). Previously, he worked at the Bank as Secretary of the Board of Directors (2021-2022).</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 9  | ADHYAKSA SITEPU<br><i>Head of Internal Audit</i> | <p>Warga Negara Indonesia, 54 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Head of Internal Audit</i> sejak tanggal 15 Oktober 2020. Beliau meraih gelar Sarjana Ekonomi jurusan Akuntansi dari Sekolah Tinggi Ilmu Ekonomi Bandung (1993), <i>Master Business Administration</i> dari Newport University USA (1997) dan <i>Doctor of Philosophy</i> bidang Manajemen dari American World University (1998). Sebelumnya berkarier sebagai <i>Deputy Head Internal Audit</i> PT Jakarta International Hotels &amp; Development Tbk. Selanjutnya berkarier di Bank sebagai Deputy Direktur <i>Anti Fraud</i>, Kontrol dan APU PPT (2018-2019), dan Deputy Direktur Kepatuhan (2019-2020).</p> <p><i>Indonesian citizen, 54 years old, domiciled in Jakarta. He has served as Head of Internal Audit since October 15, 2020. He holds a Bachelor of Economics majoring in Accounting from the Bandung College of Economics (1993), Master of Business Administration from Newport University USA (1997) and Doctor of Philosophy in Management from American World University (1998). Previously, he worked as Deputy Head of Internal Audit of PT Jakarta International Hotels &amp; Development Tbk, Deputy Director of Anti-Fraud, Control and AML/CFT of the Bank (2018-2019) and Deputy Director of Compliance (2019-2020).</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                    |



| No | Nama dan Jabatan<br><i>Name and Position</i>                   | Keterangan<br><i>Description</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 10 | MARLENE<br>GUNAWAN<br><i>Deputy Director<br/>Human Capital</i> | <p>Warga Negara Indonesia, 38 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Deputy Director Human Capital</i> sejak tanggal 10 Juli 2023. Beliau meraih gelar Sarjana Ekonomi Akuntansi dari Universitas Tarumanagara (2008) dan Magister Manajemen Universitas Tarumanagara (2010). Sebelumnya, beliau menjabat sebagai <i>Executive Officer Kredit Korporasi Bank</i> (2017), <i>Deputi Direktur Bisnis 3</i> (2018-2020), <i>Deputi Direktur Korporasi &amp; FI</i> (2020-2021), <i>Deputi Direktur KPO Sudirman</i> (2021), dan <i>Corporate Secretary</i> (2021-2023).</p> <p><i>Indonesian citizen, 38 years old, domiciled in Jakarta. She has served as Deputy Director Human Capital since July 10, 2023. She holds a Bachelor of Economics in Accounting from Tarumanagara University (2008) and Master of Management from Tarumanagara University (2010). Previously, she served as the Bank's Corporate Credit Executive Officer (2017), Deputy Director of Business 3 (2018-2020), Deputy Director of Corporate &amp; FI (2020-2021), Deputy Director of KPO Sudirman (2021), and Corporate Secretary (2021-2023).</i></p>                                                                                                                                                                                                                                                                       |
| 11 | EDRIWAN<br>MEIDIKARA<br><i>Deputy Director<br/>Operation 1</i> | <p>Warga Negara Indonesia, berusia 44 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Deputy Director Operatiton 1</i> sejak tanggal 10 Juli 2023. Beliau meraih gelar Sarjana Manajemen di STIE Perbanas Jakarta (2003) dan gelar Magister Manajemen di ABFI Perbanas Jakarta (2013). Sebelumnya, beliau menjabat di Bank sebagai Kepala Seksi Kredit Konsumer &amp; UMKM (2013), <i>Staff Wilayah 9</i> (2014), <i>Senior Credit Procedure</i> (2017), <i>Executive Officer Sistem Prosedur Kredit &amp; SDM</i> (2019), <i>Executive Officer Sistem Prosedur</i> (2020), <i>Executive Officer Sistem Prosedur Operation, SDM, Kredit &amp; Treasury</i>, dan <i>Executive Officer Service &amp; Quality</i> (2022-2023).</p> <p><i>Indonesian citizen, 44 years old, domiciled in Jakarta. He has served as Deputy Director Operation 1 since July 10, 2023. He earned her Bachelor of Management degree from STIE Perbanas Jakarta (2003) and Master of Management degree from ABFI Perbanas Jakarta (2013). Previously, he served in the Bank as Head of Consumer &amp; MSME Credit Section (2013), Region 9 Staff (2014), Senior Credit Procedure (2017), Executive Officer Credit &amp; HR Procedure System (2019), Executive Officer Procedure System (2020), Executive Officer Procedure System Operation, HR, Credit &amp; Treasury, and Executive Officer Service &amp; Quality (2022-2023).</i></p> |
| 12 | INNAWATI SULINA<br><i>Deputy Director<br/>Operation 2</i>      | <p>Warga Negara Indonesia, berusia 55 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Deputy Director Operation 2</i> sejak tanggal 30 September 2022. Beliau meraih gelar Sarjana Ekonomi Manajemen dari Universitas Tridharma Widya Jakarta (1994). Sebelumnya, beliau menjabat sebagai Staf SKAI (2001), Staf Komisaris (2002), Sekretariat Komisaris &amp; Direksi (2011), Staf Khusus Sekretariat Komisaris (2013), Sekretariat Komisaris (2017-2020), dan Deputi Direktur Admin Kredit &amp; Legal (2020-2022).</p> <p><i>Indonesian citizen, 55 years old, domiciled in Jakarta. She has served as Deputy Director Operation 2 since September 30, 2022. She holds a Bachelor's degree in Management Economics from Tridharma Widya University Jakarta. Previously, she served as SKAI Staff (2001), Commissioner Staff (2002), Secretariat of Commissioners &amp; Directors (2011), Special Staff of Commissioner Secretariat (2013), Commissioner Secretariat (2017-2020), and Deputy Director of Credit Admin &amp; Legal (2020-2022).</i></p>                                                                                                                                                                                                                                                                                                                                                        |



| No | Nama dan Jabatan<br><i>Name and Position</i>                                 | Keterangan<br><i>Description</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----|------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 13 | LIDYA SETIAWATI<br><i>Deputy Director<br/>General Affairs</i>                | <p>Warga Negara Indonesia, berusia 50 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Deputy Director General Affairs</i> sejak tanggal 23 Oktober 2020. Pada tahun 1995 meraih gelar Sarjana <i>Marketing</i> di Arizona State University dan gelar <i>Master International Business Management</i> di Hawaii Pacific University (1999). Sebelumnya, beliau menjabat sebagai Staf <i>Corporate Secretary</i> (2012), Staf <i>Premises</i> (2013), PJs Kabag <i>Premises</i> (2014), Pejabat <i>Cost Control</i> (2015), <i>Executive Officer Procurement &amp; Premises</i> (2017), dan <i>Deputy Director General Affairs</i> (2020).</p> <p><i>Indonesian citizen, 50 years old, domiciled in Jakarta. She has served as Deputy General Affairs Director since October 23, 2020. In 1995, she earned a Bachelor's degree in Marketing from Arizona State University and a Master's degree in International Business Management from Hawaii Pacific University (1999). Previously, she served as Corporate Secretary Staff (2012), Premises Staff (2013), Acting Head of Premises (2014), Cost Control Officer (2015), Executive Officer Procurement &amp; Premises (2017), and Deputy General Affairs Director (2020).</i></p>                                                                                                                                                                                           |
| 14 | ROCKY S. LAURENS<br><i>Deputy Director<br/>Corporate Relations</i>           | <p>Warga Negara Indonesia, berusia 47 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Deputy Director Corporate Relations</i> sejak tanggal 10 Juli 2023. Beliau meraih gelar Sarjana Akuntansi dari Universitas Advent Indonesia. Sebelumnya, beliau berkarier di Bank sebagai Staf <i>Financial Control</i> (2005), peserta <i>Management Development Program</i> (2011), <i>Account Officer</i> (2012), Kepala Bagian Kontrol Keuangan (2014), Deputi Direktur <i>Fincon, Accounting, Budgeting, Sistem dan Prosedur</i> (2017-2019), Deputi Direktur <i>Sistem dan Prosedur</i>, serta Perwakilan Pengguna (2018-2020), Deputi Direktur <i>Operasi</i> (2020-2022), dan <i>Deputy Director Operation 1</i> (2022-2023).</p> <p><i>Indonesian citizen, 47 years old, domiciled in Jakarta. He has served as Deputy Director Corporate Relations since July 10, 2023. He holds a Bachelor of Accounting degree from Adventist University of Indonesia. Previously, he worked at the Bank as Financial Control Staff (2005), Management Development Program participant (2011), Account Officer (2012), Head of Financial Control Section (2014), Deputy Director of Fincon, Accounting, Budgeting, Systems and Procedures (2017-2019), Deputy Director of Systems and Procedures, and User Representative (2018-2020), Deputy Director of Operations (2020-2022), and Deputy Director of Operation 1 (2022-2023).</i></p> |
| 15 | PONTTIE<br>PRASNANUGRAHA<br>PERKASA<br><i>Deputy Director<br/>Compliance</i> | <p>Warga Negara Indonesia, berusia 44 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Deputy Director Compliance</i> 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), <i>Account Officer</i> Cabang Suryopranoto (2010-2011), <i>Account Officer</i> Cabang Pemuda (2011-2013), Staf SKMR (2013-2018), <i>Executive Officer SKMR</i> (2019-2020), Deputi Direktur SKMR-ERM (2020), dan Deputi Direktur SKMR &amp; Kepatuhan (2021-2022).</p> <p><i>Indonesian citizen, 44 years old, domiciled in Jakarta. He has served as Deputy Director Compliance since September 30, 2022. He holds a Bachelor of Accounting (2003) and Master of Accounting from Diponegoro University Semarang (2007). Previously, He served as Harmoni Branch Operations Officer (2003-2004), Pandanaran Semarang Branch Operations Officer (2004-2010), Suryopranoto Branch Account Officer (2010-2011), Pemuda Branch Account Officer (2011-2013), SKMR Staff (2013-2018), SKMR Executive Officer (2019-2020), SKMR-ERM Deputy Director (2020), and SKMR &amp; Compliance Deputy Director (2021-2022).</i></p>                                                                                                  |

| No | Nama dan Jabatan<br><i>Name and Position</i>                        | Keterangan<br><i>Description</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 16 | IMRANUL HADI<br><i>Deputy Director SKTI</i>                         | <p>Warga Negara Indonesia, berusia 56 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Deputy Director</i> SKTI sejak 30 September 2022. Beliau meraih gelar Sarjana Teknik di Universitas Syiah Kuala (1991), S2 Bisnis &amp; Manajemen di Universitas Prasetya Mulia (1996) dan S2 Manajemen Informatika di George Washington University (2002). Sebelumnya, beliau pernah menjabat sebagai Koordinator SKAI Bagian EDP Audit (2001), Kabag EDP Audit (2007), Kabag Audit Teknologi (2008), Staf Khusus <i>Corporate Secretary</i> (2012), Kabag EDP <i>Quality Assurance</i> (2013), Kabag <i>IT Security &amp; QA</i> (2016), <i>Executive Officer IT Security</i> (2019-2020), Deputy Direktur <i>Digital Banking</i> (2020-2021), dan Deputy Direktur <i>IT Governance</i> (2021-2022).</p> <p><i>Indonesian citizen, 56 years old, domiciled in Jakarta. He was appointed as Deputy Director of SKTI on September 30, 2022. He earned his Bachelor of Engineering degree at Syiah Kuala University (1991), Master of Information Management at George Washington University (1996) and Master of Business &amp; Management at Prasetya Mulia University (2002). Previously, he served as SKAI Coordinator of EDP Audit Section (2001), Head of EDP Audit (2007), Head of Technology Audit (2008), Corporate Secretary Special Staff (2012), Head of EDP Quality Assurance (2013), Head of IT Security &amp; QA (2016), Executive Officer IT Security (2019-2020), Deputy Director of Digital Banking (2020-2021), and Deputy Director of IT Governance (2021-2022).</i></p> |
| 17 | TOMY YONGELIS<br><i>Deputy Director Asset Consumer &amp; Retail</i> | <p>Warga Negara Indonesia, berusia 39 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Deputy Director Asset Consumer &amp; Retail</i> sejak tanggal 1 Desember 2021. Beliau meraih gelar Sarjana Ekonomi dari STIE Trisakti (2004). Sebelumnya, beliau berkarier di Bank sebagai Staf Kredit MDP IV (2005), Staf Direktorat Kredit (2006), <i>Account Officer</i> (2006), <i>Team Leader Marketing</i> (2008), Pimpinan Tim dan Pemimpin Cabang di Cirebon, Bandung, Roxymas, Cokroaminoto, Koordinator Wilayah Jabar-Jateng (2008-2016), Deputy Direktur <i>Credit Process &amp; Collection</i> (2017), Direktur UMKM (2018), <i>Associate Director</i> Bisnis Retail (2019), Deputy Direktur Konsumer Retail (2020).</p> <p><i>Indonesian citizen, 39 years old, domiciled in Jakarta. He has served as Deputy Director of Asset Consumer &amp; Retail since December 1, 2021. He holds a Bachelor of Economics degree from STIE Trisakti (2004). Previously, he had a career in the Bank as Credit Officer MDP IV (2005), Credit Directorate Staff (2006), Account Officer (2006), Team Leader Marketing (2008), Team Leader and Branch Manager in Cirebon, Bandung, Roxymas, Cokroaminoto, West Java and Central Java Regional Coordinator (2008-2016), Deputy Director of Credit Process &amp; Collection (2017), Director of MSMEs (2018), Associate Director of Retail Business (2019), Deputy Director of Consumer Retail (2020).</i></p>                                                                                                                                 |
| 18 | LILY PANGESTU<br><i>Regional Head 2</i>                             | <p>Warga Negara Indonesia, berusia 56 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Regional Head 2</i> sejak tanggal 10 Juli 2023. Beliau meraih gelar Sarjana Ekonomi jurusan Akuntansi dari Universitas Trisakti Jakarta (1990) dan gelar Magister Manajemen dari Sekolah Tinggi Manajemen PPM di Jakarta (2021). Sebelumnya, beliau berkarier di bidang perbankan dimulai dari <i>Marketing Officer</i> SME di PT Bank Danamon Indonesia sejak (1992-2022) dengan jabatan terakhir sebagai <i>Secured Branch &amp; Alternate Channel Head</i>. Selanjutnya bergabung di Bank sejak tanggal 12 Januari 2023 sebagai <i>Secretariat to Bureau</i> (2023).</p> <p><i>Indonesian citizen, 56 years old, domiciled in Jakarta. She has served as Regional Head 2 since July 10, 2023. She holds a Bachelor of Economics degree majoring in Accounting from Trisakti University Jakarta (1990) and a Master of Management degree from PPM College of Management in Jakarta (2021). Previously, she had a career in banking starting from SME Marketing Officer at PT Bank Danamon Indonesia from (1992-2022) with his last position as Secured Branch &amp; Alternate Channel Head. She joined the Bank on January 12, 2023 as Secretariat to Bureau (2023).</i></p>                                                                                                                                                                                                                                                                                                              |

| No | Nama dan Jabatan<br><i>Name and Position</i>                                       | Keterangan<br><i>Description</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----|------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 19 | SELVY HUTOMO<br><i>Regional Head 3</i>                                             | <p>Warga Negara Indonesia, berusia 54 tahun, berdomisili di Surabaya. Beliau menjabat sebagai <i>Regional Head 3</i> sejak tanggal 10 Juli 2023. Beliau meraih gelar Sarjana Hukum dari Universitas Airlangga Surabaya (1992). Sebelumnya, beliau berkarier di Bank sebagai Koordinator Wilayah dan <i>Executive Officer</i> (2006).</p> <p><i>Indonesian citizen, 54 years old, domiciled in Surabaya. She has served as Regional Head 3 since July 10, 2023. She holds a Bachelor of Law degree from Airlangga University Surabaya (1992). Previously, she worked in the Bank as Regional Coordinator and Executive Officer (2006).</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 20 | FX TEGUH<br>SURYANTO<br><i>Deputy Director<br/>Asset Corp &amp;<br/>Commercial</i> | <p>Warga Negara Indonesia, berusia 44 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Deputy Director Asset Corporate &amp; Commercial</i> sejak tanggal 10 Juli 2023. Beliau meraih gelar Sarjana Pertanian di Universitas Brawijaya Malang (2004) dan Magister Manajemen di Universitas Mercubuana Jakarta (2019). Sebelumnya, beliau berkarier di Bank sebagai Teller (2005), ODP III (2008), <i>Account Officer</i> (2009), <i>Team Leader Marketing</i> (2011), Pimpinan Cabang (2013), <i>Executive Officer Cabang</i> (2017), Staf <i>Branch Banking</i> (2017), Staf Direktorat Kredit Korporasi (2017), Pjs <i>Executive Officer Restruktur</i> (2020), <i>Executive Officer Remedial &amp; Litigasi</i> (2020), Pjs <i>Deputy Direktur SAM &amp; Remedial</i> (2021), dan <i>Deputy Director Recovery &amp; Restructure</i> (2022-2023).</p> <p><i>Indonesian citizen, 44 years old, domiciled in Jakarta. He has served as Deputy Director Asset Corporate &amp; Commercial since July 10, 2023. He earned his bachelor's degree in Agriculture at Brawijaya University Malang (2004) and Master of Management at Mercubuana University Jakarta (2019). Previously, he worked at the Bank as a Teller (2005), ODP III (2008), Account Officer (2009), Team Leader Marketing (2011), Branch Manager (2013), Branch Executive Officer (2017), Branch Banking Staff (2017), Staff of Corporate Credit Directorate (2017), Pjs Executive Officer Restructure (2020), Executive Officer Remedial &amp; Litigation (2020), Pjs Deputy Director SAM &amp; Remedial (2021), and Deputy Director Recovery &amp; Restructure (2022-2023).</i></p> |
| 21 | GHIFARI DAULAGIRI<br><i>Deputy Director<br/>Digital Insight</i>                    | <p>Warga Negara Indonesia, berusia 37 tahun, berdomisili di Tangerang. Beliau menjabat sebagai <i>Deputy Director Digital Insight</i> sejak tanggal 30 September 2022. Beliau meraih gelar Sarjana Matematika dari Institut Teknologi Bandung (2010). Sebelumnya, beliau berkarier di Standard Chartered Bank sebagai <i>Global Retail Decision Systems Manager</i> (2010-2018), dan Bukalapak sebagai <i>Head of Trust and Safety</i> (2018-2022).</p> <p><i>Indonesian citizen, 37 years old, domiciled in Tangerang. He has served as Deputy Director Digital Insight since September 30, 2022. He earned his Bachelor of Science (S.Si) degree in Mathematics from Bandung Institute of Technology in 2010. He previously worked at Standard Chartered Bank as Global Retail Decision Systems Manager (2010-2018), and Bukalapak as Head of Trust and Safety (2018-2022).</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 22 | HERU HELBIANTO<br><i>Deputy Director<br/>Fixed Income</i>                          | <p>Warga Negara Indonesia, berusia 49 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Deputy Director Fixed Income</i> sejak tanggal 31 Desember 2023. Beliau meraih gelar Sarjana Keuangan &amp; Perbankan dari STIE Keuangan &amp; Perbankan Indonesia Jakarta (1998) dan Magister Manajemen Keuangan dari Universitas Trisakti Jakarta (2000). Sebelumnya, beliau berkarier sebagai <i>Head of Treasury Division</i> di Bank of India (2016), <i>General Manager</i> di Post Energy Group (2018), dan <i>Head of Treasury</i> di Bank KB Bukopin.</p> <p><i>Indonesian citizen, 49 years old, domiciled in Jakarta. He has served as Deputy Director Fixed Income since December 31, 2023. He holds a Bachelor of Finance &amp; Banking degree from STIE Keuangan &amp; Perbankan Indonesia Jakarta (1998) and Master of Financial Management from Trisakti University Jakarta (2000). Previously, he worked as Head of Treasury Division at Bank of India (2016), General Manager at Post Energy Group (2018), and Head of Treasury at Bank KB Bukopin.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |



| No | Nama dan Jabatan<br><i>Name and Position</i>                                      | Keterangan<br><i>Description</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 23 | ANGGA<br>WICAKSANA<br><i>Deputy Director<br/>Financial Institution</i>            | <p>Warga Negara Indonesia, berusia 36 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Deputy Director Financial Institution</i> sejak tanggal 31 Desember 2023. Beliau meraih gelar Sarjana Ekonomi dari Universitas Islam Negeri Syarif Hidayatullah Jakarta (2010) dan Magister Manajemen dari Universitas Muhammadiyah (2014). Sebelumnya, beliau berkarier sebagai <i>Assistant Supervisor</i> di Bank DKI (2010), <i>Senior Dealer</i> di PT Bank Resona Perdania (2018), <i>PLT Kepala Divisi Treasury</i> di PT Bank BPD Banten (2019).</p> <p><i>Indonesian citizen, 36 years old, domiciled in Jakarta. He has served as Deputy Director Financial Institution since December 31, 2023. He earned his Bachelor of Economics degree from Syarif Hidayatullah State Islamic University Jakarta (2010) and Master of Management degree from Muhammadiyah University (2014). Previously, he worked as Assistant Supervisor at Bank DKI (2010), Senior Dealer at PT Bank Resona Perdania (2018), PLT Head of Treasury Division at PT Bank BPD Banten (2019).</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 24 | ANDI ARIESZA<br>RHIANDINI M<br><i>Vice Deputy<br/>Director Treasury</i>           | <p>Warga Negara Indonesia, berusia 44 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Vice Deputy Director Treasury</i> sejak tanggal 1 Desember 2021. Beliau meraih gelar Sarjana Sosial &amp; Politik Universitas Padjadjaran Bandung (1997). Sebelumnya, beliau berkarier di PT Bank Mandiri sebagai <i>Credit Analyst Officer</i> (2006-2007), <i>Junior Dealer Cash &amp; Liquidity</i> (2007- 2010), <i>Dealer Cash &amp; Liquidity</i> (2010-2012), <i>Chief Dealer Cash &amp; Liquidity</i> (2012-2013), <i>Chief Dealer FX Derivative</i> (2013). Selanjutnya di Royal Bank of Scotland NV, Jakarta sebagai <i>Markets Associates</i> (2013-2016), PT Bank JTrust Indonesia sebagai <i>ALM Department Head</i> (2016-2019) dan PT Bank ICBC Indonesia sebagai <i>Banking Book &amp; Liquidity Management Team Leader</i> (2019-2021).</p> <p><i>Indonesian citizen, 44 years old, domiciled in Jakarta. He has served as Vice Deputy Director Treasury since December 1, 2021. He holds a Bachelor's degree in Social &amp; Political Sciences from Padjadjaran University Bandung (1997). Previously, he worked at PT Bank Mandiri as Credit Analyst Officer (2006-2007), Junior Dealer Cash &amp; Liquidity (2007-2010), Dealer Cash &amp; Liquidity (2010-2012), Chief Dealer Cash &amp; Liquidity (2012-2013), Chief Dealer FX Derivative (2013). Furthermore at Royal Bank of Scotland NV, Jakarta as Markets Associates (2013-2016), PT Bank JTrust Indonesia as ALM Department Head (2016-2019) and PT Bank ICBC Indonesia as Banking Book &amp; Liquidity Management Team Leader (2019-2021).</i></p>                                                                                             |
| 25 | MENACHEM<br>TODING ALLO<br><i>Vice Deputy<br/>Director Core &amp;<br/>Payment</i> | <p>Warga Negara Indonesia, berusia 42 tahun, berdomisili di Jakarta. Beliau menjabat sebagai <i>Vice Deputy Director Core &amp; Payment</i> sejak tanggal 10 Juli 2023. Beliau meraih gelar Diploma-3 Teknik Telekomunikasi dari Teknik Elektro Politeknik Negeri Ujung Pandang Makassar (2001) dan Sarjana Sistem Informatika dari STMIK Catur Sakti Kendari (2012). Sebelumnya, beliau berkarier sebagai <i>Business Representatif</i> dan <i>IT Support</i> di Artajasa Pembayaran Elektronik (2002), <i>Senior Engineer</i> di Bank BPD Sulawesi Tenggara sebagai (2005), <i>Lead Consultant / Client Support</i> di PT Structured Services (Silverlake Indonesia) (2013). Berkarier di Bank sebagai <i>Executive Officer Management SI &amp; Vendor Management</i> (2020), <i>Executive Officer Userrep &amp; SKTI</i> (2020), dan <i>Executive Officer Core &amp; Payment</i> (2022).</p> <p><i>Indonesian citizen, 42 years old, domiciled in Jakarta. He has served as Vice Deputy Director of Core &amp; Payment since July 10, 2023. He holds a Diploma in Telecommunication Engineering from the Electrical Engineering of Politeknik Negeri Ujung Pandang Makassar (2001) and a Bachelor of Information Systems from STMIK Catur Sakti Kendari (2012). Previously, he worked as Business Representative and IT Support at Artajasa Pembayaran Elektronik (2002), Senior Engineer at Bank BPD Southeast Sulawesi as (2005), Lead Consultant / Client Support at PT Structured Services (Silverlake Indonesia) (2013). Career in the Bank as Executive Officer SI Management &amp; Vendor Management (2020), Executive Officer Userrep &amp; SKTI (2020), and Executive Officer Core &amp; Payment (2022).</i></p> |



## DEMOGRAFI KARYAWAN

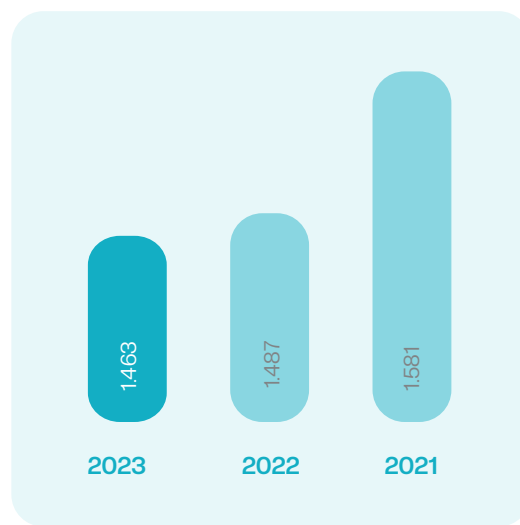
### EMPLOYEE DEMOGRAPHICS

Jumlah karyawan Bank Artha Graha Internasional pada akhir tahun 2023 tercatat sebanyak 1.463 orang, menurun jika dibandingkan tahun sebelumnya sebanyak 1.487 orang.

The number of employees of Bank Artha Graha Internasional at the end of 2023 was recorded at 1,463 people, a decrease compared to the previous year of 1,487 people.

## Jumlah Karyawan Bank Artha Graha Internasional 2021 - 2023

Number of Employees of Bank Artha Graha Internasional 2021 - 2023



## Komposisi Karyawan Berdasarkan Jenis Kelamin

Employee Composition by Gender

| Jenis Kelamin<br>Gender | 2023            |       | 2022            |       | 2021            |       |
|-------------------------|-----------------|-------|-----------------|-------|-----------------|-------|
|                         | Jumlah<br>Total | %     | Jumlah<br>Total | %     | Jumlah<br>Total | %     |
| Pria<br>Male            | 738             | 50,44 | 754             | 50,71 | 811             | 51,30 |
| Wanita<br>Female        | 725             | 49,56 | 733             | 49,29 | 770             | 48,70 |
| Jumlah<br>Total         | 1.463           | 100   | 1.487           | 100   | 1.581           | 100   |

## Komposisi Karyawan Berdasarkan Status Kepegawaian

Employee Composition by Employment Status

| Status Kepegawaian<br><i>Employment Status</i> | 2023                   |       | 2022                   |       | 2021                   |       |
|------------------------------------------------|------------------------|-------|------------------------|-------|------------------------|-------|
|                                                | Jumlah<br><i>Total</i> | %     | Jumlah<br><i>Total</i> | %     | Jumlah<br><i>Total</i> | %     |
| Karyawan Tetap<br><i>Permanent Employees</i>   | 1.121                  | 76,62 | 1.242                  | 83,52 | 1.430                  | 90,45 |
| Karyawan Kontrak<br><i>Contract Employees</i>  | 342                    | 23,38 | 245                    | 16,48 | 151                    | 9,55  |
| Jumlah<br><i>Total</i>                         | 1.463                  | 100   | 1.487                  | 100   | 1.581                  | 100   |

## Komposisi Karyawan Berdasarkan Rentang Usia

Employee Composition by Age Range

| Rentang Usia<br><i>Age Range</i> | 2023                   |       | 2022                   |       | 2021                   |       |
|----------------------------------|------------------------|-------|------------------------|-------|------------------------|-------|
|                                  | Jumlah<br><i>Total</i> | %     | Jumlah<br><i>Total</i> | %     | Jumlah<br><i>Total</i> | %     |
| 18-24 Tahun <i>Years Old</i>     | 208                    | 14,22 | 138                    | 9,28  | 72                     | 4,55  |
| 25-45 Tahun <i>Years Old</i>     | 876                    | 59,88 | 927                    | 62,34 | 1.020                  | 64,52 |
| 46-50 Tahun <i>Years Old</i>     | 180                    | 12,30 | 199                    | 13,38 | 250                    | 15,81 |
| >50 Tahun <i>Years Old</i>       | 199                    | 13,60 | 223                    | 15,00 | 239                    | 15,12 |
| Jumlah<br><i>Total</i>           | 1.463                  | 100   | 1.487                  | 100   | 1.581                  | 100   |

## Komposisi Karyawan Berdasarkan Jenjang Pendidikan

### Employee Composition by Education Level

| Jenjang Pendidikan<br><i>Education Level</i>                  | 2023                   |       | 2022                   |       | 2021                   |       |
|---------------------------------------------------------------|------------------------|-------|------------------------|-------|------------------------|-------|
|                                                               | Jumlah<br><i>Total</i> | %     | Jumlah<br><i>Total</i> | %     | Jumlah<br><i>Total</i> | %     |
| S3 Doctor's degree                                            | 1                      | 0,07  | 1                      | 0,07  | 1                      | 0,06  |
| S2 Master's degree                                            | 45                     | 3,08  | 51                     | 3,43  | 49                     | 3,10  |
| S1 Bachelor's degree                                          | 1.109                  | 75,80 | 1.082                  | 72,76 | 1.125                  | 71,16 |
| D3 Diploma                                                    | 191                    | 13,06 | 210                    | 14,12 | 245                    | 15,50 |
| SMA atau Sederajat<br><i>Senior High School or Equivalent</i> | 98                     | 6,70  | 120                    | 8,07  | 137                    | 8,66  |
| < SMA<br><i>&lt; Senior High School</i>                       | 19                     | 1,30  | 23                     | 1,55  | 24                     | 1,52  |
| Jumlah<br><i>Total</i>                                        | 1.463                  | 100   | 1.487                  | 100   | 1.581                  | 100   |

## Komposisi Karyawan Berdasarkan Level Organisasi

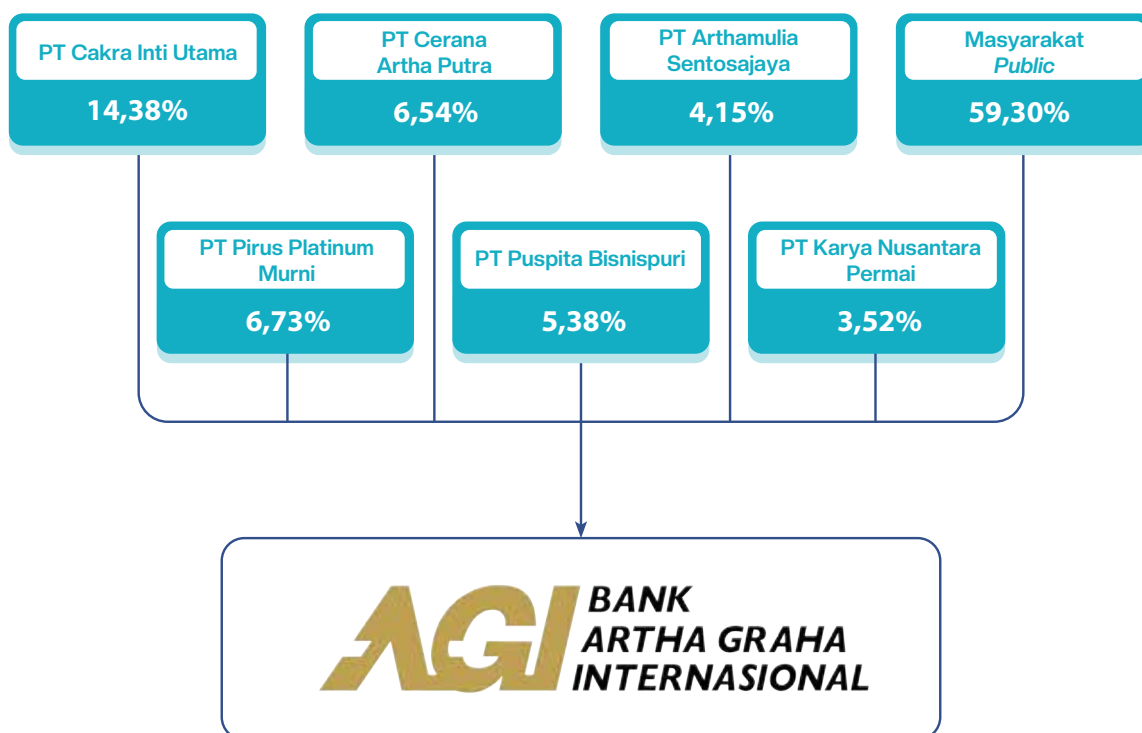
### Employee Composition by Organizational Level

| Level Organisasi<br><i>Organizational Level</i> | 2023                   |      | 2022                   |      | 2021                   |       |
|-------------------------------------------------|------------------------|------|------------------------|------|------------------------|-------|
|                                                 | Jumlah<br><i>Total</i> | %    | Jumlah<br><i>Total</i> | %    | Jumlah<br><i>Total</i> | %     |
| Senior Vice President                           | 3                      | 0,21 | 3                      | 0,20 | 4                      | 0,25  |
| Vice President                                  | 8                      | 0,55 | 6                      | 0,40 | 3                      | 0,19  |
| Assistant Vice President                        | 21                     | 1,44 | 17                     | 1,14 | 12                     | 0,76  |
| Senior Manager                                  | 8                      | 0,55 | 10                     | 0,67 | 17                     | 1,07  |
| Manager                                         | 26                     | 1,78 | 29                     | 1,95 | 30                     | 1,90  |
| Senior Assistant Manager                        | 82                     | 5,60 | 69                     | 4,64 | 61                     | 3,86  |
| Assistant Manager                               | 84                     | 5,74 | 88                     | 5,92 | 88                     | 5,57  |
| Junior Assistant Manager                        | 138                    | 9,43 | 145                    | 9,75 | 167                    | 10,56 |

| Level Organisasi<br><i>Organizational Level</i> | 2023                   |       | 2022                   |       | 2021                   |       |
|-------------------------------------------------|------------------------|-------|------------------------|-------|------------------------|-------|
|                                                 | Jumlah<br><i>Total</i> | %     | Jumlah<br><i>Total</i> | %     | Jumlah<br><i>Total</i> | %     |
| <i>First Officer</i>                            | 512                    | 35,00 | 517                    | 34,77 | 597                    | 37,76 |
| <i>Staff</i>                                    | 527                    | 36,02 | 537                    | 36,11 | 519                    | 32,83 |
| <i>Non Staff</i>                                | 54                     | 3,69  | 66                     | 4,44  | 83                     | 5,25  |
| <i>Jumlah<br/>Total</i>                         | 1.463                  | 100   | 1.487                  | 100   | 1.581                  | 100   |

## STRUKTUR DAN KOMPOSISI PEMEGANG SAHAM

*Shareholder Structure and Composition*





## Pemegang Saham Utama dan Pemegang Saham Pengendali

### Major Shareholders and Controlling Shareholders

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.

Shareholders of 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

### Shareholder Composition

| Pemegang Saham<br>Shareholders                                                           | 31 Desember 2023<br>December 31, 2023                      |                                                                                    |                                                             | 1 Januari 2023<br>January 1, 2023                          |                                                                                    |                                                             |
|------------------------------------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------------------------------|
|                                                                                          | Jumlah Saham<br>(lembar saham)<br>Total Shares<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>(%) | Jumlah Saham<br>(lembar saham)<br>Total Shares<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>Nominal Value of Shares = IDR110.88/share |                                                            |                                                                                    |                                                             |                                                            |                                                                                    |                                                             |
| Kepemilikan Saham 5% atau Lebih<br>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%<br>Share Ownership Less Than 5%                         |                                                            |                                                                                    |                                                             |                                                            |                                                                                    |                                                             |
| PT ARTHAMULIA SENTOSAJAYA                                                                | 839.439.091                                                | 93.077.006.410,08                                                                  | 4,15%                                                       | 839.439.091                                                | 93.077.006.410,08                                                                  | 4,15%                                                       |
| PT KARYA NUSANTARA PERMAI                                                                | 712.647.774                                                | 79.018.385.181,12                                                                  | 3,52%                                                       | 712.647.774                                                | 79.018.385.181,12                                                                  | 3,52%                                                       |
| MASYARAKAT PUBLIC                                                                        | 11.991.106.680                                             | 1.329.573.908.678,40                                                               | 59,30%                                                      | 11.991.106.680                                             | 1.329.573.908.678,40                                                               | 59,30%                                                      |
| <b>Jumlah Total</b>                                                                      | <b>20.223.412.907</b>                                      | <b>2.242.372.023.128,16</b>                                                        | <b>100,00%</b>                                              | <b>20.223.412.907</b>                                      | <b>2.242.372.023.128,16</b>                                                        | <b>100,00%</b>                                              |



## Komposisi Pemegang Saham Berdasarkan Status Kepemilikan

Shareholder Composition Based on 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<br>Kepemilikan (%)<br>Ownership<br>Percentage (%) |
|-------------------------------------------------|-----------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------|
| <b>Pemodal Nasional</b><br>National Investors   |                                   |                                                                      |                                                              |
| Perorangan Indonesia<br>Indonesian Individual   | 9.187                             | 1.330.901.833                                                        | 6,581                                                        |
| Perseroan Terbatas<br>Limited Liability Company | 99                                | 15.620.792.625                                                       | 77,241                                                       |
| Asuransi<br>Insurance                           | 7                                 | 5.332.241                                                            | 0,026                                                        |
| Yayasan<br>Foundation                           | 9                                 | 24.302                                                               | 0,000                                                        |
| Koperasi<br>Cooperative                         | -                                 | -                                                                    | 0,000                                                        |
| Danareksa<br>Danareksa                          | -                                 | -                                                                    | 0,000                                                        |
| Lain-lain<br>Others                             | 2                                 | 401                                                                  | 0,000                                                        |
| Sub-Jumlah<br>Sub-Total                         | 9.304                             | 16.957.051.402                                                       | 83,849                                                       |
| <b>Pemodal Asing</b><br>Foreign Investors       |                                   |                                                                      |                                                              |
| Perorangan Asing<br>Foreign Individuals         | 40                                | 946.788                                                              | 0,005                                                        |
| Badan Usaha Asing<br>Foreign Business Entities  | 42                                | 3.265.414.717                                                        | 16,147                                                       |
| Lain-lain<br>Others                             | -                                 | -                                                                    | 0,000                                                        |
| Sub-Jumlah<br>Sub-Total                         | 82                                | 3.266.361.505                                                        | 16,151                                                       |
| <b>Jumlah</b><br>Total                          | <b>9.386</b>                      | <b>20.223.412.907</b>                                                | <b>100,000</b>                                               |

## Kepemilikan Saham Oleh Dewan Komisaris dan Direksi

Share Ownership by Board of Commissioners and Directors

| Pemegang Saham<br>Shareholders | 1 Januari 2023<br>January 1, 2023 |                                                              | 31 Desember 2023<br>December 31, 2023 |                                                              |
|--------------------------------|-----------------------------------|--------------------------------------------------------------|---------------------------------------|--------------------------------------------------------------|
|                                | Jumlah Saham<br>Total Shares      | Persentase<br>Kepemilikan (%)<br>Ownership<br>Percentage (%) | Jumlah Saham<br>Total Shares          | Persentase<br>Kepemilikan (%)<br>Ownership<br>Percentage (%) |
| Sugianto Kusuma                | 450.450.450                       | 2,227                                                        | 450.450.450                           | 2,227                                                        |
| Christina Harapan              | 845.500                           | 0,004                                                        | 845.500                               | 0,004                                                        |
| Handoyo Soedirdja              | -                                 | 0,000                                                        | 500.000                               | 0,002                                                        |

## KRONOLOGI PENERBITAN DAN/ATAU PENCATATAN SAHAM

### CHRONOLOGY OF SHARE ISSUANCE AND/OR LISTING

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.

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.

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.

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.

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

*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 nominal value of IDR1,000 per share, representing 20% of the issued 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 request to cancel the listing of the Bank's shares on the Surabaya Stock Exchange.*

*On September 24, 1999, the Bank obtained an effective statement from the Chairman of Bapepam based on Letter No. S-1761/PM/1999 to conduct a Limited Public Offering (LPO) I to the Shareholders for the issuance of 9,625,000,000 series B shares with a nominal value of IDR15 per share and an offering price of IDR100 per share. On September 27, 1999, the shares were listed on the Jakarta Stock Exchange.*

*On April 17, 2007, the Bank obtained an effective statement from the Chairman of the Capital Market and Financial Institutions Supervisory Agency (Bapepam and LK) based on Letter No. S-1746/BL/2007 to conduct the Second Limited Public Offering to the Shareholders in order to issue Pre-emptive Rights of 840,007,286 shares with a nominal value of IDR110.88 per share and an offering price of IDR115 per share. On May 2, 2007, the shares were listed on the Indonesia Stock Exchange.*

*On December 1, 2008, the Bank obtained the effective date from the Chairman of Bapepam and LK based on Letter No. S-8684/BL/2008 to conduct the Third Limited Public Offering to the Shareholders for the issuance of Pre-emptive Rights of 2,695,025,224 shares with par value of IDR110.88 per share and offering price of IDR111.00 per share. On January 7, 2009, the shares were listed on the Indonesia Stock Exchange.*

*On December 5, 2012, the Bank obtained an effective statement from the Chairman of Bapepam and LK based on Letter No. S-13878/BL/2012 to conduct Limited Public Offering IV to the Shareholders for the issuance of 4,513,198,014 shares with a nominal value of IDR110.88 per share and an offering price of IDR111.00 per share. On December 21, 2012, the shares were listed on the Indonesia Stock Exchange.*

*On November 23, 2016, the Bank obtained an effective statement from the Chief Executive Officer of the Capital Market Supervisor of the Financial Services Authority based on Letter No. S-682/D.04/2016 to conduct the Fifth*



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:

*Limited Public Offering to the Shareholders in order to issue Pre-emptive Rights totaling 2,707,918,808 shares with a nominal value of IDR110.88 per share and an offering price of IDR111.00 per share.*

*The Bank simultaneously issued Series I Warrants totaling 4,513,198,013 shares where 6 (six) shares from the exercise of Pre-emptive Rights are attached to 10 (ten) Series I Warrants which are given free of charge as an incentive for Pre-emptive Rights holders who exercise their rights. Each 1 (one) Series I Warrant can 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 Pre-emptive Rights which is IDR111.00 (one hundred and eleven rupiah) per share within the exercise period from June 19, 2017 to December 7, 2021.*

*The exercise of Series I Warrants until December 7, 2021 amounted to 4,427,219,858 shares, and the unexercised Series I Warrants amounted to 85,978,155 shares. The following is a chronology of the number of the Bank's issued and fully paid shares and shares listed on the Indonesia Stock Exchange since the Initial Public Offering until December 31, 2022:*

| Tanggal<br><i>Date</i>                         | Jenis Tindakan Korporas<br><i>Type of Corporate Actions</i>                 | Nilai Nominal (Rp)<br><i>Nominal Value (IDR)</i> | Jumlah Saham (Lembar Saham)<br><i>Total Shares (Shares)</i> | Jumlah Saham Beredar (Lembar Saham)<br><i>Total Shares Outstanding (Shares)</i> |
|------------------------------------------------|-----------------------------------------------------------------------------|--------------------------------------------------|-------------------------------------------------------------|---------------------------------------------------------------------------------|
| 23 Agustus 1990<br><i>August 23, 1990</i>      | Pencatatan Perdana<br><i>Initial Public Offering</i>                        | 1.000,00                                         | 5.000.000                                                   | 5.000.000                                                                       |
| 9 Oktober 1990<br><i>October 9, 1990</i>       | Pencatatan Parsial<br><i>Partial Listing</i>                                | 1.000,00                                         | 1.500.000                                                   | 6.500.000                                                                       |
| 4 Agustus 1993<br><i>August 4, 1993</i>        | Pencatatan Parsial<br><i>Partial Listing</i>                                | 1.000,00                                         | 3.042.800                                                   | 9.542.800                                                                       |
| 19 November 1993<br><i>November 19, 1993</i>   | Saham Bonus<br><i>Bonus Shares</i>                                          | 1.000,00                                         | 9.542.800                                                   | 19.085.600                                                                      |
| 21 Juli 1997<br><i>July 21, 1997</i>           | Pencatatan Parsial<br><i>Partial Listing</i>                                | 1.000,00                                         | 15.914.400                                                  | 35.000.000                                                                      |
| 5 Juli 1998<br><i>July 5, 1998</i>             | Saham Bonus<br><i>Bonus Shares</i>                                          | 1.000,00                                         | 8.750.000                                                   | 43.750.000                                                                      |
| 27 September 1999<br><i>September 27, 1999</i> | Penawaran Umum Terbatas I<br><i>Limited Public Offering I</i>               | 15                                               | 6.737.500.000                                               | 6.781.250.000                                                                   |
| 1 September 2000<br><i>September 1, 2000</i>   | Partial Delisting (1,00%)<br><i>Partial Delisting (1,00%)</i>               | 15                                               | (96.875.000)                                                | 6.684.375.000                                                                   |
| 5 Januari 2001<br><i>January 5, 2001</i>       | Pencatatan Saham Pendiri<br><i>Founder's Share Listing</i>                  | 15                                               | 2.906.250.000                                               | 9.590.625.000                                                                   |
| 13 Juli 2005<br><i>July 13, 2005</i>           | Merger dengan PT Bank Artha Graha<br><i>Merger with PT Bank Artha Graha</i> | 18,48                                            | 20.347.234.677                                              | 29.937.859.677                                                                  |



| Tanggal<br><i>Date</i>                       | Jenis Tindakan Korporas<br><i>Type of Corporate Actions</i>          | Nilai Nominal (Rp)<br><i>Nominal Value (IDR)</i> | Jumlah Saham<br>(Lembar Saham)<br><i>Total Shares<br/>(Shares)</i> | Jumlah Saham<br>Beredar (Lembar Saham)<br><i>Total Shares<br/>Outstanding (Shares)</i> |
|----------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| 5 Januari 2007<br><i>January 5, 2007</i>     | Pencatatan Saham<br>Tambahan<br><i>Additional Share Listing</i>      | 18,48                                            | 2                                                                  | 29.937.859.679                                                                         |
| 10 Januari 2007<br><i>January 10, 2007</i>   | Reverse Stock 6:1                                                    | 110,88                                           | (24.948.216.399)                                                   | 4.989.643.280                                                                          |
| 2 Mei 2007<br><i>May 2, 2007</i>             | Penawaran Umum<br>Terbatas II<br><i>Limited Public Offering II</i>   | 110,88                                           | 840.007.286                                                        | 5.829.650.566                                                                          |
| 29 Mei 2007<br><i>May 29, 2007</i>           | Partial Delisting (1,00%)<br><i>Partial Delisting (1.00%)</i>        | 110,88                                           | (8.400.073)                                                        | 5.821.250.493                                                                          |
| 7 Januari 2009<br><i>January 7, 2009</i>     | Penawaran Umum<br>Terbatas III<br><i>Limited Public Offering III</i> | 110,88                                           | 2.695.025.224                                                      | 8.516.275.717                                                                          |
| 7 Januari 2009<br><i>January 7, 2009</i>     | Partial Delisting (1,00%)<br><i>Partial Delisting (1.00%)</i>        | 110,88                                           | (26.950.252)                                                       | 8.489.325.465                                                                          |
| 21 Desember 2016<br><i>December 21, 2016</i> | Penawaran Umum<br>Terbatas IIV<br><i>Limited Public Offering IV</i>  | 110,88                                           | 4.513.198.014                                                      | 13.002.523.479                                                                         |
| 21 Desember 2016<br><i>December 21, 2016</i> | Partial Delisting (1,00%)<br><i>Partial Delisting (1.00%)</i>        | 110,88                                           | (45.131.980)                                                       | 12.957.391.499                                                                         |
| 21 Desember 2016<br><i>December 21, 2016</i> | Penawaran Umum<br>Terbatas V<br><i>Limited Public Offering V</i>     | 110,88                                           | 2.707.918.808                                                      | 15.665.310.307                                                                         |
| 21 Desember 2016<br><i>December 21, 2016</i> | Partial Delisting (1,00%)<br><i>Partial Delisting (1.00%)</i>        | 110,88                                           | (27.079.189)                                                       | 15.638.231.118                                                                         |
| 10 Desember 2021<br><i>December 10, 2021</i> | Pelaksanaan Waran Seri I<br><i>Series I Warrant Exercise</i>         | 110,88                                           | 4.427.219.858                                                      | 20.065.450.976                                                                         |
| 10 Desember 2021<br><i>December 10, 2021</i> | Partial Delisting (1,00%)<br><i>Partial Delisting (1.00%)</i>        | 110,88                                           | (44.272.199)                                                       | 20.021.178.777                                                                         |

Seluruh pelaksanaan penawaran umum 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 ISSUANCE AND/OR LISTING OF OTHER SECURITIES

Bank Artha Graha Internasional tidak menyajikan informasi terkait kronologi penerbitan obligasi, sukuk atau obligasi konversi karena untuk periode yang berakhir pada tanggal 31 Desember 2023, Bank tidak menerbitkan dan mencatatkan obligasi, sukuk atau obligasi konversi.

*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 December 31, 2023, the Bank did not issue and list bonds, sukuk or convertible bonds.*

## ENTITAS ANAK DAN ENTITAS ASOSIASI

### SUBSIDIARIES AND ASSOCIATE ENTITIES

Bank Artha Graha Internasional tidak memiliki Entitas Anak, Entitas Asosiasi, maupun Perusahaan Ventura hingga periode yang berakhir pada tanggal 31 Desember 2023.

*Until the end of 2023, Bank Artha Graha Internasional did not have any Subsidiaries, Associate Entities, or Venture Companies.*

## STRUKTUR GRUP

### GROUP STRUCTURE

Bank Artha Graha Internasional tidak memiliki grup usaha hingga periode yang berakhir pada tanggal 31 Desember 2023.

*Until the end of 2023, Bank Artha Graha Internasional did not have a business group.*

## LEMBAGA DAN/ATAU PROFESI PENUNJANG PASAR MODAL

### CAPITAL MARKET SUPPORTING INSTITUTIONS AND/OR PROFESSIONS

| BIRO ADMINISTRASI EFEK<br>SECURITIES ADMINISTRATION BUREAU |                                                                                                                                                   |
|------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| Nama<br><i>Name</i>                                        | PT Raya Saham Registra                                                                                                                            |
| Alamat<br><i>Address</i>                                   | Plaza Sentral Lantai 2   <i>Plaza Sentral 2<sup>nd</sup> Floor</i><br>Jl. Jenderal Sudirman Kav. 47-48 Jakarta, 12930<br>(021) 252 5666, 252 5028 |
| Jasa yang Diberikan<br><i>Services Provided</i>            | Pencatatan Saham<br><i>Share Listing</i>                                                                                                          |
| Periode Penugasan<br><i>Assignment Period</i>              | 2023                                                                                                                                              |

| NOTARIS<br>NOTARY                               |                                                                                                                                                                                                                  |
|-------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Nama<br><i>Name</i>                             | Christina Susanto, S.H., M.Kn                                                                                                                                                                                    |
| Alamat<br><i>Address</i>                        | Gedung Bursa Efek Indonesia<br>Tower 1, Lantai 15, Suite 1510   <i>Tower 1, 15<sup>th</sup> Floor, Suite 1510</i><br>Jl. Jend. Sudirman Kav. 52-53, Jakarta Selatan, 12190<br>Tlp: 085101299299   Hp: 0811853000 |
| Jasa yang Diberikan<br><i>Services Provided</i> | Penyusunan Akta-Akta<br><i>Preparation of Deeds</i>                                                                                                                                                              |
| Periode Penugasan<br><i>Assignment Period</i>   | 2023                                                                                                                                                                                                             |

| PENCATATAN SAHAM<br>SHARE LISTING               |                                                                                                                   |
|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Nama<br><i>Name</i>                             | PT Bursa Efek Indonesia                                                                                           |
| Alamat<br><i>Address</i>                        | Gedung Bursa Efek Indonesia, Menara 1<br>Jl. Jenderal Sudirman Kav 52-53, Jakarta 12190<br>(021) 5150515, 5150330 |
| Jasa yang Diberikan<br><i>Services Provided</i> | Jasa Pencatatan Saham di Bursa<br><i>Share Listing Services at the Stock Exchange</i>                             |
| Periode Penugasan<br><i>Assignment Period</i>   | 2023                                                                                                              |



## KANTOR AKUNTAN PUBLIK PUBLIC ACCOUNTING FIRM

|                                                 |                                                                                                                                                    |
|-------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Nama<br><i>Name</i>                             | Kantor Akuntan Publik Kanaka Puradiredja, Suhartono                                                                                                |
| Alamat<br><i>Address</i>                        | Wisma Bumiputera Lantai 12   12 <sup>th</sup> Floor<br>Jl. Jenderal Sudirman Kav. 75<br>Setiabudi, Jakarta Pusat 12910<br>(021) 522 4581, 522 4582 |
| Jasa yang Diberikan<br><i>Services Provided</i> | Audit Laporan Keuangan<br><i>Financial Statement Audit</i>                                                                                         |
| Periode Penugasan<br><i>Assignment Period</i>   | 2023                                                                                                                                               |

## WEBSITE BANK

### 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; dan
8. Hubungi Kami.

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

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

*The website is used as a tool to promote products or services offered by the Bank, with an attractive presentation design, displayed in two languages, namely English and Indonesian. The Bank's website is accompanied by a simple navigation system that makes it easier for visitors to find information. The data and information displayed is always updated regularly or whenever there are changes, in addition to fulfilling regulatory requirements as well as implementing one of the GCG principles, namely transparency.*

*On the Bank's website, there are several main channels, among others:*

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

*With the availability of the Bank's website as a means of disclosing information about the Bank, it is hoped that it will increase the trust of the wider community and Shareholders.*



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## PETA JARINGAN BISNIS DAN WILAYAH OPERASI

MAPS OF BUSINESS NETWORK AND OPERATIONAL AREA



Jumlah Kantor Berdasarkan Wilayah  
Number Of Office by Area

**66** Kantor  
Offices



## Jumlah Kantor Berdasarkan Wilayah

Number of Offices By Area

| Area<br>Area                             | KC | KCP | Kegiatan Pelayanan Kas<br>Cash Service Activities |        | ATM |     |    |     |        |
|------------------------------------------|----|-----|---------------------------------------------------|--------|-----|-----|----|-----|--------|
|                                          |    |     | Payment                                           | Mobile | KC  | KCP | PP | OFF | Jumlah |
| DKI Jakarta                              | 6  | 21  | -                                                 | 1      | 7   | 23  | -  | 24  | 54     |
| Jawa Barat<br>West Java                  | 4  | 7   | -                                                 | -      | 4   | 7   | -  | 16  | 27     |
| Banten                                   | -  | 2   | -                                                 | -      | -   | 2   | -  | 3   | 5      |
| Jawa Tengah<br>Center Java               | 2  | -   | -                                                 | -      | 2   | -   | -  | 3   | 5      |
| Jawa Timur<br>East Java                  | 1  | 1   | -                                                 | -      | 1   | 1   | -  | 1   | 3      |
| Bali                                     | 1  | 1   | -                                                 | -      | 1   | 1   | -  | 6   | 8      |
| Sumatra Utara<br>North Sumatra           | 1  | 1   | -                                                 | -      | 2   | 2   | -  | 5   | 9      |
| Sumatra Selatan<br>South Sumatra         | 1  | -   | -                                                 | -      | 1   | -   | -  | 3   | 4      |
| Sumatra Barat<br>West Sumatra            | -  | -   | -                                                 | -      | -   | -   | -  | 2   | 2      |
| Riau                                     | 1  | -   | -                                                 | -      | 2   | -   | -  | -   | 2      |
| Kepulauan Riau<br>Riau Island            | 1  | -   | -                                                 | -      | 1   | -   | -  | 1   | 2      |
| Jambi                                    | 1  | -   | -                                                 | -      | 1   | -   | -  | -   | 1      |
| Kepulauan Babel<br>Babel Island          | 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 Selatan<br>South Borneo       | 1  | -   | -                                                 | -      | 1   | -   | -  | -   | 1      |
| Sulawesi Selatan<br>South Sulawesi       | 1  | -   | -                                                 | -      | 1   | -   | -  | 1   | 2      |
| Sulawesi Utara<br>North Sulawesi         | 2  | -   | -                                                 | -      | 2   | -   | -  | -   | 2      |
| Sulawesi Tenggara<br>South East Sulawesi | 1  | -   | -                                                 | -      | 2   | -   | -  | 1   | 3      |
| Kupang (NTT)                             | 1  | -   | -                                                 | -      | 1   | -   | -  | 3   | 4      |
| Maluku Utara<br>North Maluku             | 1  | -   | -                                                 | -      | 1   | -   | -  | -   | 1      |
| Maluku Ambon                             | 1  | 1   | -                                                 | -      | 1   | 1   | -  | 7   | 9      |
| Jumlah<br>Total                          | 32 | 34  | -                                                 | 1      | 36  | 37  | -  | 80  | 153    |

## JUMLAH KANTOR BERDASARKAN JENIS KANTOR

### NUMBER OF OFFICES BY OFFICE TYPE

| Jenis Kantor<br><i>Office Type</i>                        | 2023 | 2022 | 2021 | 2020 | 2019 |
|-----------------------------------------------------------|------|------|------|------|------|
| Kantor Cabang<br><i>Branch Office</i>                     | 32   | 32   | 32   | 32   | 33   |
| Kantor Cabang Pembantu<br><i>Sub-Branch Office</i>        | 34   | 35   | 36   | 40   | 54   |
| Kantor Kas<br><i>Cash Office</i>                          | -    | -    | -    | 2    | 4    |
| Kegiatan Pelayanan Kas<br><i>Cash Services Activities</i> |      |      |      |      |      |
| Payment Point                                             | -    | -    | -    | 6    | 7    |
| Mobile Terminal                                           | 1    | 1    | 1    | 1    | 1    |
| ATM   ATM's                                               |      |      |      |      |      |
| On Premisess                                              | 73   | 74   | 72   | 80   | 97   |
| Off Premisess                                             | 80   | 57   | 46   | 44   | 50   |
| Jumlah ATM<br><i>Total ATM's</i>                          | 153  | 131  | 118  | 124  | 147  |
| Jumlah<br><i>Total</i>                                    | 220  | 199  | 187  | 205  | 246  |

## ALAMAT KANTOR CABANG, KANTOR CABANG PEMBANTU

### ADDRESS OF BRANCH OFFICES & SUB-BRANCH OFFICES

| Kantor Cabang<br><i>Branch Office</i> |                                                                                                                             |                                   |                                                                                                                                   |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| Nama Kantor<br><i>Office Name</i>     | Alamat<br><i>Address</i>                                                                                                    | Nama Kantor<br><i>Office Name</i> | Alamat<br><i>Address</i>                                                                                                          |
| KC - KPO Sudirman + 2 ATM             | Gedung Artha Graha Kawasan Niaga Terpadu Sudirman<br>Jl. Jenderal Sudirman Kav. 52-53<br>Jakarta Selatan, DKI Jakarta 12190 | KC - Artha Gading + ATM           | Komplek Rukan Artha Gading Niaga<br>Jl. Boulevard Artha Gading Blok A No. 1, 2, 3, 19, 20, 21<br>Jakarta Utara, DKI Jakarta 14240 |
| KC - Matraman + ATM                   | Jl. Matraman Raya No. 38<br>Jakarta Timur, DKI Jakarta 13150                                                                | KC - Pangeran Jayakarta + ATM     | Jl. Pangeran Jayakarta No. 115 Jakarta Pusat<br>DKI Jakarta 10730                                                                 |
| KC - Melawai + ATM                    | Jl. Melawai Raya Blok B III No. 194<br>Jakarta Selatan, DKI Jakarta 12160                                                   | KC - Suryopranoto + ATM           | Jl. Suryopranoto No. 1-9<br>Jakarta Pusat, DKI Jakarta 10160                                                                      |
| KC - Bogor + ATM                      | Jl. Siliwangi No. 2 RT.001 RW.011 Bondongan, Bogor Selatan<br>Bogor, Jawa Barat   <i>West Java</i><br>16131                 | KC - Lampung + ATM                | Jl. Laksamana Malahayati E/161 Teluk Betung, Bandar Lampung<br>35224                                                              |





| Kantor Cabang<br>Branch Office |                                                                                                                                                         |                                 |                                                                                                                                                                    |
|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Nama Kantor<br>Office Name     | Alamat<br>Address                                                                                                                                       | Nama Kantor<br>Office Name      | Alamat<br>Address                                                                                                                                                  |
| KC - Bandung Asia Afrika + ATM | Jl. Asia Afrika No. 123 A<br>Bandung, Jawa Barat   <i>West Java</i><br>40112                                                                            | KC - Banjarmasin + ATM          | Jl. Lambung Mangkurat No. 54<br>Kertak Baru Ilir, Banjarmasin<br>Tengah, Kalimantan Selatan  <br><i>South Kalimantan</i><br>70111                                  |
| KC - Cirebon Kartini + ATM     | Jl. RA Kartini No. 3<br>Kejaksaan, Cirebon, Jawa Barat  <br><i>West Java</i><br>45123                                                                   | KC - Balikpapan + ATM           | Jl. Marsma R Iswahyudi No.<br>28 F & G Sungai Nangka,<br>Balikpapan Selatan, Kalimantan<br>Timur   <i>East Kalimantan</i><br>76114                                 |
| KC - Semarang Pandanaran + ATM | Jl. Pandanaran No. 103<br>Semarang, Jawa Tengah  <br><i>Central Java</i><br>50243                                                                       | KC - Surabaya Karet + ATM       | Jl. Karet No. 64 Surabaya<br>Jawa Timur   <i>East Java</i><br>60161                                                                                                |
| KC - Solo + ATM                | Jl. Brigjen Slamet Riyadi No. 202<br>Timuran Banjarsari, Solo<br>Jawa Tengah   <i>Central Java</i><br>57131                                             | KC - Bali Diponegoro + ATM      | Kompleks Pertokoan<br>Diponegoro Megah<br>Jl. Diponegoro 100 Blok B 18-20<br>Denpasar, Bali 80113                                                                  |
| KC - Medan Pemuda + 2 ATM      | Jl. Pemuda No. 3<br>Medan, Sumatra Utara  <br><i>North Sumatra</i><br>20151                                                                             | KC - Kupang + ATM               | Jl. Jend Sudirman RT. 008<br>RW. 002 Kuanino, Kotaraja<br>Kupang, Nusa Tenggara Timur  <br><i>East Nusa Tenggara</i> 85111                                         |
| KC - Batam + ATM               | Jl. Raden Patah No. 70<br>Nagoya, Batam, Kepulauan Riau  <br><i>Riau Island</i> 29444                                                                   | KC - Kendari + 2 ATM            | Jl. H Abdullah Silondae<br>No. 83 Korumba, Mandonga,<br>Kendari, Sulawesi Tenggara  <br><i>South East Sulawesi</i><br>93114                                        |
| KC - Pekanbaru + 2 ATM         | Jl. Riau No. 19 C<br>Air Hitam, Payung Sekaki,<br>Pekanbaru, Riau 28296                                                                                 | KC - Makassar Ahmad Yani + ATM  | Jl. Jendral Ahmad Yani No.<br>35 ABCD Makassar, Sulawesi<br>Selatan   <i>South Sulawesi</i><br>90174                                                               |
| KC - Palembang + ATM           | Komplek Ruko Taman Mandiri<br>Blok A3 - A4<br>Jl. Kapten A Rivai, Palembang<br>Sumatra Selatan   <i>South Sumatra</i><br>30116                          | KC - Cikarang + ATM             | Komp Ruko KUSUKA<br>Jl. Raya Industri Cikarang<br>Cibarusah No. 78 Blok I/M & I/L,<br>Sukaesmi, Cikarang Selatan<br>Bekasi, Jawa Barat   <i>West Java</i><br>17530 |
| KC - Jambi + ATM               | Jl. Hayam Wuruk No. 162 AB<br>Talang Jauh, Jelutung<br>Jambi 36133                                                                                      | KC - Ternate + ATM              | Jl. Pahlawan Revolusi No. 50<br>Gamalama, Ternate<br>Maluku Utara   <i>North Maluku</i><br>97721                                                                   |
| KC - Pangkal Pinang + ATM      | Komplek Bangka Square<br>Jl. Soekarno Hatta (Raya KOBA)<br>KM 5 No. 1 Dul<br>Pangkalan Baru, Bangka Tengah,<br>Pangkal Pinang, Bangka Belitung<br>33684 | KC - Manado Sam Ratulangi + ATM | Jl. Sam Ratulangi No. 3<br>Manado, Sulawesi Utara  <br><i>North Sulawesi</i><br>95111                                                                              |
| KC - Pontianak + ATM           | Jl. Sultan Abdurrahman No. C 5-6<br>Parit Tokaya, Pontianak Selatan<br>Kalimantan Barat   <i>West Kalimantan</i><br>78121                               | KC - Bitung + ATM               | Jl. Ir Soekarno No. 78<br>Bitung Timur, Bitung<br>Sulawesi Utara   <i>North Sulawesi</i><br>95522                                                                  |
| KC - Samarinda + ATM           | Ruko Permata Kaltim<br>Jl. Pahlawan No. 20-22 Samarinda,<br>Kalimantan Timur   <i>East Kalimantan</i><br>75123                                          | KC - Diponegoro, Ambon + ATM    | Jl. Diponegoro SK III/33<br>Ahusen, Sirimau<br>Ambon, Maluku 97127                                                                                                 |

| Kantor Cabang Pembantu<br>Sub-Branch Office |                                                                                                                                              |                                                  |                                                                                                                                                                                |
|---------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Nama Kantor<br>Office Name                  | Alamat<br>Address                                                                                                                            | Nama Kantor<br>Office Name                       | Alamat<br>Address                                                                                                                                                              |
| KCP - Kwitang + ATM                         | Jl. Kwitang Raya No. 24-26<br>Jakarta Pusat, DKI Jakarta 10420                                                                               | KCP - Bintaro + ATM                              | Jl. Bintaro Utama IIIA Blok A<br>No.12<br>Bintaro Jaya Sektor III A<br>Pondok Aren, Tangerang Selatan<br>Banten 15225                                                          |
| KCP - Tzu Chi + ATM                         | Gedung Yayasan Buddha Tzu Chi<br>Indonesia<br>Jl. Boulevard Raya No. 15<br>Pantai Indah Kapuk, Jakarta Utara<br>DKI Jakarta 14460            | KCP - Menara Global + 2<br>ATM                   | Gedung Menara Global<br>Jl. Jenderal Gatot Subroto Kav.<br>27 GF Suite B Kuningan Timur,<br>Setiabudi, Jakarta Selatan<br>DKI Jakarta 12950                                    |
| KCP - Pantai Indah<br>Kapuk + 2 ATM         | ASG Headquarter, GF 01 Unit D<br>Jl. Pantai Indah Kapuk Boulevard<br>Kamal Muara, Penjaringan,<br>Jakarta Utara, DKI Jakarta 14470           | KCP - Kantor Pemasaran<br>Bukit Golf Mediterania | Jl. Pantai Indah Barat No. 1<br>Pantai Indah Kapuk<br>Jakarta Utara, DKI Jakarta<br>14470                                                                                      |
| KCP - Mangga Dua<br>Harco + ATM             | Komplek Mangga Dua Plaza Blok<br>B No. 1<br>Jl. Mangga Dua Raya<br>Jakarta Pusat, DKI Jakarta 10730                                          | KCP - Cinere + ATM                               | Jl. Cinere Raya Blok M No. 82<br>Cinere Limo, Sawangan, Depok<br>Jawa Barat   <i>West Java</i><br>16514                                                                        |
| KCP - Sunter + ATM                          | Jl. Sunter Agung Utara Raya<br>Komplek BAP Blok A 36D No. 55<br>Sunter Agung Podomoro<br>Jakarta Utara, DKI Jakarta 14350                    | KCP - Cipanas + ATM                              | Jl. Raya Cipanas KM 81,2 Lobby<br>Palace Hotel Cipanas, Cianjur<br>Jawa Barat   <i>West Java</i><br>43252                                                                      |
| KCP - Bursa Efek<br>Indonesia (BEI) + 2 ATM | Gedung BEI Tower 1 Lt. Dasar Unit<br>GF 13<br>Jl. Jenderal Sudirman Kav. 52-53<br>Jakarta Selatan, DKI Jakarta 12190                         | KCP - Greenville + ATM                           | Jl. Mangga Raya Unit 21 A No. 7<br>Greenville, Jakarta Barat<br>DKI Jakarta 11510                                                                                              |
| KCP - Tanah Abang +<br>ATM                  | Komplek Ruko Tekstil Tanah Abang<br>Bukit Blok D 36 No. 20<br>Jl. KH Fachrudin, Tanah Abang<br>Jakarta Pusat, DKI Jakarta 10250              | KCP - Wiladatika + ATM                           | Commercial Building The<br>Wiladatika Residence Lt. 1<br>Jl. Raya Lapangan Tembak<br>RT. 003 RW. 010 Kelapa Dua<br>Wetan, Ciracas, Cibubur<br>Jakarta Timur, DKI Jakarta 13730 |
| KCP - Mall Of Indonesia                     | Lt. Lower Ground Mall Of Indonesia,<br>Jl. Boulevard Barat Raya<br>Kelapa Gading, Jakarta Utara<br>DKI Jakarta 14240                         | KCP - Kopi + ATM                                 | Jl. Kopi No. 2<br>Jakarta Barat, DKI Jakarta 11230                                                                                                                             |
| KCP - Hotel Borobudur<br>+ 3 ATM            | Jl. Lapangan Banteng Selatan No. 1<br>Jakarta Pusat, DKI Jakarta 10710                                                                       | KCP - Puri Indah + ATM                           | Komplek Ruko Sentra Niaga Puri<br>Indah<br>Jl. Puri Indah Raya Blok T6<br>No. 25 Kembangan Selatan<br>Jakarta Barat, DKI Jakarta 11610                                         |
| KCP - The Villas                            | Lt. Dasar Club House, The Villas<br>Kelapa Gading Square<br>Jl. Boulevard Barat Raya<br>Kelapa Gading, Jakarta Utara 14240                   | KCP - Ujung Menteng +<br>ATM                     | Gedung Electronic City<br>Jl Raya Bekasi KM. 26 No. 29<br>RT. 006 RW. 002 Ujung Menteng,<br>Cakung, Jakarta Timur<br>DKI Jakarta 13960                                         |
| KCP - Gading Serpong<br>+ ATM               | Komp Ruko Alexandrite Blok ALX<br>3/11<br>Jl. Boulevard Raya, Gading Serpong<br>Tangerang, Banten 15180                                      | KCP - Mangga Besar + ATM                         | Jl. Mangga Besar Raya No.<br>104 Jakarta Pusat, DKI Jakarta<br>10740                                                                                                           |
| KCP - Cokroaminoto +<br>ATM                 | Jl. HOS Cokroaminoto No. 40<br>Menteng, Jakarta Pusat<br>DKI Jakarta 10350                                                                   | KCP - Bandung Raya<br>Sudirman + ATM             | Jl. Jenderal Sudirman No. 57<br>Bandung, Jawa Barat  <br><i>West Java</i> 40241                                                                                                |
| KCP - Taman Palem +<br>ATM                  | Komplek Perumahan Taman Palem<br>Lestari<br>Jl. Boulevard Blok D1 No.19,<br>Cengkareng Barat, Cengkareng<br>Jakarta Barat, DKI Jakarta 11790 | KCP - Medan Cemara Asri<br>+ 2 ATM               | Komplek Cemara Asri<br>Jl. Cemara Boulevard Blok H1,<br>No. 111-111A, Medan<br>Sumatra Utara   <i>North Sumatra</i><br>20371                                                   |



| Kantor Cabang Pembantu<br>Sub-Branch Office |                                                                                                                                    |                                     |                                                                                                                                        |
|---------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Nama Kantor<br>Office Name                  | Alamat<br>Address                                                                                                                  | Nama Kantor<br>Office Name          | Alamat<br>Address                                                                                                                      |
| KCP - Mangga Dua<br>Pasar Pagi + ATM        | Gedung Pusat Grosir Pasar Pagi<br>Mangga Dua Lt. 3 Blok D No. 1A<br>Jl. Arteri Mangga Dua Raya<br>Jakarta Utara, DKI Jakarta 14430 | KCP - Bali Kuta + ATM               | Komplek Pertokoan Discovery<br>Shopping Mall Blok A1, A2, A3<br>Jl. Kartika Plaza, Kuta - Bali<br>80361                                |
| KCP - Sekolah Santo<br>Aloysius             | Komplek Perumahan Batununggal<br>No. 30<br>Jl. Soekarno Hatta, Bandung<br>Jawa Barat   <i>West Java</i>                            | KCP - Langgur + ATM                 | Jl. Jend Sudirman Ohoi Langgur,<br>Kei Kecil, Maluku Tenggara<br>Maluku 97611                                                          |
| KCP - Karawang + ATM                        | Jl. Jend Ahmad Yani No. 88<br>Nagasari Karawang Barat,<br>Jawa Barat   <i>West Java</i><br>41312                                   | KCP - Surabaya HR<br>Muhammad + ATM | Pertokoan Surya Inti I Blok. B-6<br>Jl. H.R. Muhammad Pradah<br>Kalikendal, Surabaya<br>Jawa Timur   <i>East Java</i> 60189            |
| KCP - Bandung BKR +<br>ATM                  | Jl. BKR No. 52 A-B Pasirluyu, Regol<br>Bandung, Jawa Barat   <i>West Java</i><br>40254                                             | KCP - Subang + 2 ATM                | Perumahan Subang Green City,<br>Ruko Entrance No. 1 - 2<br>Jl. Raya Cinangsi Cibogo,<br>Subang, Jawa Barat   <i>West Java</i><br>41285 |

| ATM Off Premises<br>ATM Off Premises                         |                                                                                                                                      |                                     |                                                                                                                                                                                   |
|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Nama ATM<br>ATM Name                                         | Alamat<br>Address                                                                                                                    | Nama ATM<br>ATM Name                | Alamat<br>Address                                                                                                                                                                 |
| Discovery Kartika Plaza<br>Hotel (DKHP) Kuta Bali<br>(2 ATM) | Lobby Discovery Kartika Plaza Hotel<br>Kuta<br>Jl. Kartika Plaza, Kuta - Bali                                                        | Mitra Aneka Rezeki 2                | PT MAR Distrik Kebun Kampung<br>Estate (KKBE)<br>Jl. Lingkar Ambawang<br>Ds. Sungai, Teluk Pakedai,<br>Kubu Raya, Pontianak<br>Kalimantan Barat  <br><i>West Kalimantan</i> 78391 |
| Brastagi Supermarket                                         | Jl. Gatot Subroto No. 288<br>Medan, Sumatra Utara  <br><i>North Sumatra</i> 20118                                                    | Mitra Aneka Rezeki 4                | Pabrik Kelapa Sawit<br>Dusun Parit Sembilan, Natai Raja<br>Pontianak, Kalimantan Barat  <br><i>West Kalimantan</i> 78384                                                          |
| Brastagi Tiara<br>Convention                                 | Jl. Cut Mutia No. 1 Madras Hulu<br>Medan Polonia, Medan<br>Sumatra Utara   <i>North Sumatra</i>                                      | Hollywood Square                    | Jl. Saranani, Korumba,<br>Mandonga, Kendari,<br>Sulawesi Tenggara  <br><i>Southeast Sulawesi</i><br>93111                                                                         |
| Capital Building                                             | Jl. Putri Hijau No. 1A<br>Medan, Sumatra Utara  <br><i>North Sumatra</i> 20111                                                       | Electronic City Bintaro             | Komersial Bisnis District<br>Blok B7/D01<br>Jl. Boulevard Bintaro Jaya,<br>Tangerang Selatan, Banten                                                                              |
| Mitra Aneka Rezeki 1 & 3<br>(2 ATM)                          | Perkebunan<br>Jl. Lingkar Pendamar Sungai Deras,<br>Kubu, Kubu Raya, Pontianak<br>Kalimantan Barat   <i>West Kalimantan</i><br>78383 | Angel Product                       | Jl. Raya Bojonegoro KM. 7<br>Bojonegoro, Serang<br>Banten 42454                                                                                                                   |
| Grand Depok City                                             | ATM Center Depok Fantasi Water<br>Park Perumahan Grand Depok City<br>Jl. Kartini Sukmajaya, Depok<br>Jawa Barat   <i>West Java</i>   | Sport Club PIK FIT                  | Jl. Raya Pantai Indah Kapuk<br>Bukit Golf Mediterania<br>Pantai Indah Kapuk<br>Jakarta Utara, DKI Jakarta                                                                         |
| Taman Buah Mekarsari<br>Cileungsi                            | Booth ATM Information Hall<br>Jl. Raya Cileungsi Jonggol KM. 3<br>Cileungsi, Bogor<br>Jawa Barat   <i>West Java</i>                  | Rumah Duka Sentosa Gatot<br>Subroto | Jl. Abdul Rachman Saleh<br>No. 24 Jakarta Pusat<br>DKI Jakarta                                                                                                                    |

| ATM Off Premises<br><i>ATM Off Premises</i> |                                                                                                                                                 |                                      |                                                                                                                                                                                                       |
|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Nama ATM<br><i>ATM Name</i>                 | Alamat<br><i>Address</i>                                                                                                                        | Nama ATM<br><i>ATM Name</i>          | Alamat<br><i>Address</i>                                                                                                                                                                              |
| PT Karawang Prima Sejahtera Steel           | Jl. Raya Badami<br>Kampung Kereteg RT. 01 RW. 01<br>Taman Mekar, Pangkalan, Karawang,<br>Jawa Barat   <i>West Java</i>                          | The Mansion Dukuh Golf<br>Kemayoran  | Tower Jasmine, Capillano<br>ATM Center Apartemen<br>The Mansion at Dukuh Golf<br>Kemayoran,<br>Kompleks Kemayoran,<br>Blok D4-1/2, Pademangan Timur<br>Pademangan, Jakarta Utara<br>DKI Jakarta 14410 |
| Revenue Tower                               | District 8 SCBD (Lot 13)<br>Jl. Jenderal Sudirman<br>Kav. 52-53 Jakarta Selatan<br>DKI Jakarta                                                  | Ancol Beach City Mall                | Taman Impian Jaya Ancol<br>Pantai Carnaval, Kota Tua,<br>Ancol, Pademangan<br>Jakarta Utara, DKI Jakarta 14430                                                                                        |
| Pesantren Buntet                            | Buntet Mart<br>Jl. Komplek AKPER<br>Pondok Buntet Pesantren<br>Mertapada Kulon, Astanajapura<br>Cirebon, Jawa Barat   <i>West Java</i><br>45181 | Metro Indah Mall Bandung             | ATM Center MIM GF No. 2<br>Kawasan Niaga MTC<br>Jl. Soekarno Hatta 590<br>Bandung, Jawa Barat  <br><i>West Java</i> 40286                                                                             |
| Electronic City Sudirman                    | Galery ATM<br>Gedung Electronic City<br>Kawasan Niaga Terpadu Sudirman<br>Jl. Jendral Sudirman Kav. 52-53<br>DKI Jakarta                        | Sinar Bangunan Building<br>Center    | Jl. Bundaran PU, Tuak Daun<br>Merah (TDM) Oe Bufu Kupang<br>NTT                                                                                                                                       |
| Gedung Artha Graha B1                       | SCBD<br>Jl. Jend. Sudirman Kav. 52-53<br>Jakarta Selatan, DKI Jakarta 12190                                                                     | RSK Tzu Chi<br>Bedah Cinta Kasih PIK | Jl. Kamal Raya<br>Outer Ring Road<br>Rusun Bumi Citra Idaman<br>Cengkareng Timur, Cengkareng,<br>Jakarta Barat, DKI Jakarta                                                                           |
| Tower A Lot 18 SCBD                         | Jl. Jenderal Sudirman<br>Kav. 52-53 Lot. 18 Tower A<br>Perkantoran SCBD, DKI Jakarta                                                            | Industri Gula Nusantara<br>(IGN)     | Jl. Soekarno Hatta KM. 6<br>Cepiring Timur, Cepiring<br>Kendal, Jawa Tengah  <br><i>Central Java</i><br>51352                                                                                         |
| Mall Artha Gading I                         | Mall Artha Gading<br>ATM Center Lantai Dasar<br>Jl. Boulevard Artha Gading<br>Jakarta Utara, DKI Jakarta                                        | Tzu Chi Hospital PIK                 | Jl. Pantai Indah Kapuk Boulevard<br>RT. 004 RW. 003 Kamal Muara<br>Penjaringan, Jakarta Utara<br>DKI Jakarta 14470                                                                                    |
| Discovery Hotel & Convention Center         | Jl. Lodan Timur No. 7<br>Taman Impian Jaya Ancol<br>Jakarta Utara, DKI Jakarta                                                                  | Alana Hotel                          | Jl. Ir. H. Juanda No. 76<br>Sentul City Bogor<br>Jawa Barat   <i>West Java</i><br>16810                                                                                                               |
| Fresh Market - Bukit Golf Mediterania       | ATM Center - Fresh Market<br>Jl. Pantai Indah Kapuk Boulevard<br>Jakarta Utara, DKI Jakarta                                                     | PT Samudera Indo Sejahtera Tual      | Desa Ngadi, Kecamatan Pulau<br>Dullah Utara, Kota Tual, Maluku                                                                                                                                        |
| Gedung Elysee                               | Jl. Jend Sudirman Kav. 52-53<br>(SCBD) Lot. 21, Jakarta Selatan<br>DKI Jakarta                                                                  | Cimanggis Golf Estate                | Marketing Galery<br>Cimanggis Golf Estate<br>Jl. Cimanggis Boulevard<br>Tapos Depok, Jawa Barat  <br><i>West Java</i>                                                                                 |
| Gedung Mitra                                | ATM Center Mitra Building GF7<br>Jl. Jend. Gatot Subroto Kav. 21<br>Jakarta Selatan, DKI Jakarta 12930                                          | PT Yuzu Indonesia                    | Kawasan Industri<br>Newton Techno Park<br>Jl. Jati 1 Blok J 5 No. 05<br>Lippo Cikarang, Jawa Barat  <br><i>West Java</i> 17550                                                                        |



| ATM Off Premises<br>ATM Off Premises        |                                                                                                                                 |                                              |                                                                                                                                                                                               |
|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Nama ATM<br>ATM Name                        | Alamat<br>Address                                                                                                               | Nama ATM<br>ATM Name                         | Alamat<br>Address                                                                                                                                                                             |
| Apartment Bellezza Permata Hijau            | ATM Center Lt. 2 Tower Bellezza Arcade Mall & Office Work, Jl. Letjen Soepeno No. 34, Arteri Jakarta Selatan, DKI Jakarta 12210 | Artha Industrial Hill (AIH)                  | Jl. Trans Heksa Karawang Ciketing II, Wanakerta Telukjambe Barat, Karawang Jawa Barat   <i>West Java</i> 41361                                                                                |
| LV 8 Resort Hotel Bali                      | Lobby Hotel LV8 Jl. Discovery No. 8, Badung Denpasar, Bali                                                                      | Roti Okeke Cipanas                           | Jl. Raya Cipanas No. 416 Cipendawa, Pacet, Cianjur Jawa Barat   <i>West Java</i> 43253                                                                                                        |
| Discovery Shopping Mall - Kuta              | Discovery Shopping Mall Kuta (Lantai 3), Jl. Kartika Plaza, Kuta Badung, Bali 80361                                             | PP 28                                        | Jl. Pasir Putih Raya No. 28, Ancol, Pademangan Jakarta Utara, DKI Jakarta                                                                                                                     |
| Mitra Aneka Rezeki Palembang 1 & 2 (2 ATM)  | Jl. Palembang Jambi KM. 53 Palembang, Sumatra Selatan   <i>South Sumatra</i> 30958                                              | SGA SUNTER                                   | PT Bakti Artha Rekse Sejahtera Jl. Agung Timur IX, Blok N1 No. 1A RT. 09 RW. 11 Sunter Jaya, Tanjung Priok Jakarta Utara, DKI Jakarta 14310                                                   |
| Kiara Artha Park                            | ATM Center Jl. Banten, Kebonwaru Kec. Batununggal, Kota Bandung Jawa Barat   <i>West Java</i> 40272                             | Mall Artha Gading 2                          | Jl. Boulevard Artha Gading Selatan No. 1 Lantai 2F/B1/018-019/B/003 Kelapa Gading Barat, Kelapa Gading, Jakarta Utara DKI Jakarta 14240                                                       |
| Universitas Buana Perjuangan (UBP) Karawang | Jl. HS Ronggowaluyo Telukjambe Timur, Karawang Jawa Barat   <i>West Java</i>                                                    | Tiban Batam                                  | Supermarket Cipta Puri Indah Komplek Pasar Cipta Puri Blok GG No. 11-16 Tiban Baru, Sekupang Batam 29424                                                                                      |
| PT. CCH Indonesia 1 & 2 (2 ATM)             | Jl. Desa Giri Asih No. 16 Bandung, Jawa Barat   <i>West Java</i>                                                                | Sentral Pasar Raya (SPR) Plaza 1 & 2 (2 ATM) | ATM Gallery Lantai Lower Ground Sentral Pasar Raya (SPR) Plaza Jl. Prof. M. Yamin (ex Terminal Goan Hoat) RT. 01 RW. 04 Kampung Jao, Padang Barat Padang, Sumatra Barat   <i>West Sumatra</i> |
| PT Baja Perkasa Sentosa                     | Jl. Gorda KM. 4 No 20 Cikande, Maja Julang Kibin, Serang, Banten                                                                | Masjid Istiqlal - Jakarta                    | Masjid Istiqlal Jakarta, DKI Jakarta 10710                                                                                                                                                    |
| Gedung YLPI Pesantren Buntet ke -2          | Gedung YLPI Pesantren Desa Mertapada Kulon Astanajapura, Cirebon Jawa Barat   <i>West Java</i>                                  | Pacific Place SCBD - Jakarta                 | Gedung Pacific Place Jl. Jendral Sudirman Kav. 52-53 Senayan, Kebayoran Baru Jakarta Selatan, DKI Jakarta 12190                                                                               |
| Metro Penthouse Bandung                     | Jl. Soekarno Hatta No. 638 Sekejati, Buah Batu Bandung, Jawa Barat   <i>West Java</i> 40286                                     | Halo Mart Makasar                            | Jl. Hertasning Baru No. 29 Depan Aroeppala Food Court Makasar, Sulawesi Selatan   <i>South Sulawesi</i> 90222                                                                                 |



| ATM Off Premises<br><i>ATM Off Premises</i> |                                                                                                                         |                                    |                                                                                                      |
|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|------------------------------------|------------------------------------------------------------------------------------------------------|
| Nama ATM<br><i>ATM Name</i>                 | Alamat<br><i>Address</i>                                                                                                | Nama ATM<br><i>ATM Name</i>        | Alamat<br><i>Address</i>                                                                             |
| Rama Emerald Multi Sukses - Surabaya        | Jl. Raya Tenaru<br>Wates cangkir, Driyorejo<br>Gresik, Jawa Timur   <i>East Java</i><br>61177                           | Pasar Mardika Ambon                | Komp. Pertokoan Mardika<br>Blok D/3 1 & 2<br>Ambon, Maluku 97127                                     |
| Bali - Grandlucky Sunset Road               | Bodega Bali Beruntung<br>Jl. Sunset Road No. 29 Kuta<br>Badung, Bali 80361                                              | PT Samudera Indo Sejahtera (SIS) 2 | Jl. Dullah Raya KM. 8<br>Ngadi, Pulau Dullah Utara<br>Tual, Maluku 97611                             |
| Bali - Grandlucky Sanur                     | Jl. Bypass Ngurahrai No. 240 Sanur,<br>Denpasar Selatan, Denpasar<br>Bali 80228                                         | GOTA Supermarket - Langgur         | Jl. Jenderal Sudirman<br>Ohijang, Kei Kecil<br>Maluku Tenggara<br>Maluku 97622                       |
| Hill Park Sibolangit Medan                  | Jl. Jamin Ginting KM. 45 Sibolangit<br>Deli Serdang<br>Medan, Sumatra Utara  <br><i>North Sumatra</i> 20151             | Toko Sumber Jaya - Langgur         | Jl. Jenderal Sudirman<br>Ohijang, Langgur<br>Maluku Tenggara<br>Maluku 97622                         |
| Rumah Sakit Bunda Thamrin - Medan Pemuda    | ATM Center<br>Rumah Sakit Bunda Thamrin<br>Jalan Sri Batanghari<br>Medan, Sumatra Utara  <br><i>North Sumatra</i> 20112 | Toko Mitra Abadi - Langgur         | Jl. Hotel Langgur<br>Langgur, Kei Kecil<br>Maluku Tenggara<br>Maluku 97622                           |
| Central Market PIK                          | Kawasan Pantai Maju<br>Jl. Golf Island Boulevard<br>Kamal Muara, Penjaringan<br>Jakarta Utara, DKI Jakarta 14470        | Pasar Tual - Langgur               | Jl. Abdul Gani Ronua<br>Pasar Lodat EL<br>(Samping Pos Satpol PP)<br>Maluku Tenggara<br>Maluku 97622 |
| Tokyo Riverside Apartment Lemo - PIK        | Jl. Otista Pantai Indah Kapuk 2<br>Lemo, Teluk Naga<br>Tangerang, Banten 15510                                          | Mall Bumi Kedaton                  | Mall Bumi Kedaton<br>Lantai Basement<br>Bandar Lampung 35132                                         |
| Cityhome MOI Artha Gading                   | Mall of Indonesia<br>Jakarta Utara, DKI Jakarta 14240                                                                   | Dutalia Supermarket - Kupang       | Jl. Tim-tim KM. 7<br>Kelapa Lima Oesapa Barat<br>Kelapa Lima, Kupang<br>NTT 85226                    |
| Electronic City Indonesia (ECI) - Magelang  | Armada Town Square<br>Mall Magelang, Jawa Tengah  <br><i>Central Java</i> 56172                                         | RS Angkatan Laut - Kupang          | RSAL Samuel J Moeda<br>Jl. Yos Sudarso No. 5<br>Namosain, Alak, Kupang<br>NTT 85232                  |
| Hotel Royal Phoenix - Semarang              | Jl. Sriwijaya No. 30 - 32<br>Wonodri, Semarang Selatan<br>Jawa Tengah   <i>Central Java</i><br>50242                    |                                    |                                                                                                      |







# Bab 04

## Analisa dan Pembahasan Manajemen

### *Management Discussion and Analysis*

Di tengah berbagai tantangan sepanjang tahun 2023, Bank Artha Graha Internasional berhasil meraih menunjukkan ketahanan yang baik dengan tetap membukukan kinerja operasional dan keuangan yang positif.

*Amid various challenges throughout 2023, Bank Artha Graha Internasional managed to demonstrate resilience by continuing to post positive operational and financial performance.*



# TINJAUAN EKONOMI DAN INDUSTRI

## ECONOMIC AND INDUSTRY REVIEW

### Analisa Ekonomi Global

Hingga akhir tahun 2023, kondisi perekonomian global masih diliputi risiko ketidakpastian yang dipicu dinamika perekonomian di negara-negara maju. Selain itu, sejumlah persoalan yang sudah terjadi sejak tahun 2022 masih juga belum dapat teratasi.

Pertumbuhan ekonomi dunia melambat dengan ketidakpastian pasar keuangan yang mereda di tengah divergensi antarnegara yang semakin melebar. World Bank dalam *Global Economic Prospect* Januari 2024 memprakirakan pertumbuhan ekonomi global melambat dari sebelumnya 3,0% di tahun 2022 ke 2,6% yoy di tahun 2023 dan kembali menurun menjadi 2,4% yoy di tahun 2024

Ekonomi Amerika Serikat (AS) tumbuh cukup kuat di tahun 2023, namun meningkatnya tekanan fiskal, khususnya beban pembayaran bunga utang serta rasio utang pemerintah membuat pertumbuhan ekonomi AS kembali melambat pada kuartal terakhir tahun 2023. Sementara itu, ekonomi Eropa secara umum masih lemah dan ekonomi Tiongkok cenderung melambat akibat berlanjutnya krisis sektor properti serta tekanan utang pada pemerintah provinsi.

Di sisi lain, tren penurunan inflasi global berlanjut, terutama di AS, sehingga menahan tekanan kenaikan suku bunga acuan *The Fed* serta *yield US Treasury*. *Capital inflow* ke *emerging market* kembali meningkat di akhir tahun 2023, termasuk ke Indonesia.

Selain masalah ekonomi, kondisi geopolitik juga menunjukkan risiko yang makin tinggi. Perang di Ukraina maupun di Timur Tengah, terutama Palestina yang tidak menunjukkan tanda-tanda berakhir menimbulkan *downside risk* terhadap prospek pertumbuhan ekonomi.

Tentunya, sentimen global itu akan menimbulkan volatilitas di sektor keuangan, bahkan mungkin akan melebar menimbulkan tekanan proteksionisme dan melemahkan perdagangan global.

Di sisi lain prospek pertumbuhan global diperkirakan masih akan lemah seperti yang diprediksi oleh lembaga riset dan keuangan global. IMF memprediksi pertumbuhan ekonomi dunia tahun 2023 hanya 3,1% dan Bank Dunia hanya 2,1%. Inflasi juga diprediksi mencapai level 5,8%, kendati sudah lebih rendah dibandingkan tahun sebelumnya, namun masih lebih tinggi dibandingkan periode sebelum pandemi.

### Global Economic Analysis

*Until the end of 2023, global economic conditions were still surrounded by the risk of uncertainty triggered by economic dynamics in developed countries. In addition, a number of problems that started to occur in 2022 had not been resolved.*

*World economic growth was slowing down with financial market uncertainty easing amid widening divergence between countries. The World Bank in its Global Economic Prospect January 2024 estimates that global economic growth will slow from 3.0% in 2022 to 2.6% yoy in 2023 and decline again to 2.4% yoy in 2024.*

*The US economy grew strongly in 2023, but rising fiscal pressures, particularly the burden of debt interest payments and the government's debt ratio, caused US economic growth to slow again in the last quarter of 2023. Meanwhile, the European economy remained generally weak and the Chinese economy tended to slow down due to the continuing crisis in the property sector and debt pressures on provincial governments.*

*On the other hand, the downward trend in global inflation continued, especially in the US, thus curbing upward pressure on the Fed's benchmark interest rate and US Treasury yield. Capital inflow to emerging markets increased again at the end of 2023, including to Indonesia.*

*In addition to economic issues, geopolitical conditions also posed higher risks. The war in Ukraine and in the Middle East, especially Palestine, which shows no signs of ending, posed downside risks to the prospects of economic growth.*

*Of course, the global sentiment would cause volatility in the financial sector, perhaps even widening protectionist pressures and weakening global trade.*

*On the other hand, global growth prospects were expected to remain weak as predicted by global research and financial institutions. The IMF predicted world economic growth in 2023 to be only 3.1% and the World Bank only 2.1%. Inflation was also predicted to reach a level of 5.8%, although lower than the previous year, but still higher than the period before the pandemic.*



Tetapi, secara umum sentimen di pasar keuangan global cenderung positif pada Desember 2023 didukung oleh ekspektasi penurunan suku bunga Fed Funds Rate (FFR) dan narasi *soft landing* di AS, sehingga mendorong kembalinya aliran dana masuk ke *emerging markets* dan penguatan pasar keuangan global, termasuk pasar keuangan Indonesia. Volatilitas baik di pasar saham, surat utang, maupun nilai tukar juga terpantau menurun.

## Analisa Ekonomi Indonesia

Di tengah ketidakpastian dan perlambatan global, ekonomi Indonesia tetap resilien, ditopang masih kuatnya permintaan domestik. Biro Pusat Statistik (BPS) mencatat, pada tahun 2023 ekonomi Indonesia tumbuh 5,05%.

Inflasi Indonesia juga terkendali di level 2,61% (yoy) per Desember 2023. Perkembangan inflasi 2023 ini lebih rendah dibandingkan dengan inflasi tahun 2022 yang tercatat sebesar 5,51% (yoy). Inflasi *volatile food* yang menjadi kontributor utama inflasi seperti beras, cabai, dan bawang putih juga mulai menunjukkan tren menurun di Desember 2023.

Indonesia terus menerus ada di dalam zona ekspansi yang cukup bertahan semenjak pandemi berakhir. Artinya banyak negara yang tadinya berharap setelah pandemi dapat segera pulih dan kegiatan manufakturnya tumbuh kuat, ternyata tidak mengalami situasi pemulihan dan pertumbuhan manufaktur. Sebaliknya, yang terjadi justru pelemahan kegiatan manufakturnya. Jadi dalam konteks ini Indonesia termasuk di dalam kategori ekonomi dan kegiatan manufakturnya *resilient* atau tetap bisa bertahan positif dan ekspansif.

Selanjutnya di sektor perdagangan, meskipun ekspor dan impor cenderung berada di zona negatif sejak awal 2023 akibat melemahnya perekonomian global, khususnya negara-negara mitra dagang utama Indonesia. Namun, neraca perdagangan Indonesia masih menunjukkan kinerja positif dan mencatatkan surplus 43 bulan berturut-turut. Secara kumulatif, neraca perdagangan Januari hingga Desember 2023 mencapai USD36,93 miliar.

Lebih lanjut, laju ekonomi domestik masih sangat *resilient* yang ditunjukkan dengan berbagai indikator. Aktivitas produksi masih cukup kuat tercermin dari PMI Manufaktur Indonesia yang terus ekspansif mencapai 52,2. Konsumsi listrik tumbuh tinggi 14% untuk bisnis dan 6,7% untuk industri. Dari sisi konsumsi, Indeks Keyakinan Konsumen masih terjaga cukup tinggi mencapai 123,6. Sementara Indeks Penjualan Riil tumbuh positif mencapai 2,9%.

*However, in general, sentiment in global financial markets tended to be positive in December 2023 supported by expectations of a reduction in the Fed Funds Rate (FFR) and the narrative of a soft landing in the US, thus encouraging the return of fund inflows to emerging markets and strengthening global financial markets, including the Indonesian financial market. Volatility in both the stock market, debt securities, and exchange rates are also observed to decrease.*

## Indonesian Economic Analysis

*Amid global uncertainty and slowdown, Indonesia's economy remained resilient, supported by strong domestic demand. The Central Bureau of Statistics (BPS) noted that in 2023 the Indonesian economy grew by 5.05%.*

*Indonesia's inflation was also under control at 2.61% (yoy) as of December 2023. The 2023 inflation development is lower than the 2022 inflation which was recorded at 5.51% (yoy). Volatile food inflation which was the main contributor to inflation such as rice, chili, and garlic also started to show a downward trend in December 2023.*

*Indonesia continued to be in a fairly sustained expansion zone since the end of the pandemic. This means that many countries that had hoped that after the pandemic they would recover and their manufacturing activities would grow strongly, did not experience recovery and manufacturing growth. Instead, what happened was the weakening of manufacturing activities. So in this context, Indonesia is categorized as a resilient economy and its manufacturing activities remain positive and expansive.*

*Furthermore, in the trade sector, exports and imports tended to be in the negative zone since the beginning of 2023 due to the weakening global economy, especially Indonesia's main trading partner countries. However, Indonesia's trade balance still showed a positive performance and recorded a surplus for 43 consecutive months. Cumulatively, the trade balance from January to December 2023 reached USD36.93 billion.*

*Furthermore, the pace of the domestic economy remained extremely resilient as shown by various indicators. Production activity was relatively strong as reflected by Indonesia's Manufacturing PMI which continued to expand reaching 52.2. Electricity consumption grew by 14% for business and 6.7% for industry. On the consumption side, the Consumer Confidence Index was maintained quite high at 123.6, while the Real Sales Index grew positively reaching 2.9%.*





Dari sisi penggunaan, pengeluaran konsumsi rumah tangga masih menjadi katalis utama pertumbuhan Produk Domestik Bruto (PDB) Indonesia dengan pertumbuhan sebesar 4,82% yoy. Kontribusi konsumsi rumah tangga yang mencapai 52,73% merefleksikan daya beli masyarakat masih relatif terjaga dengan baik didukung oleh pengelolaan inflasi dengan baik oleh Pemerintah.

Laju pertumbuhan ekonomi yang relatif kuat mampu meningkatkan kesejahteraan masyarakat. Tercatat tingkat pengangguran terbuka mampu ditekan ke level 5,32% per Agustus 2023 dari periode sama di tahun sebelumnya yang sebesar 5,86%.

Penguatan pemulihan ekonomi serta berbagai program perlindungan sosial juga mampu menurunkan tingkat kemiskinan dari 9,54% per Maret 2022 menjadi 9,36% di 2023 lebih rendah bahkan dari masa pra covid 2019 yang sebesar 9,41%.

*In terms of usage, household consumption expenditure was still the main catalyst for Indonesia's Gross Domestic Product (GDP) growth with a growth of 4.82% yoy. The contribution of household consumption which reached 52.73% reflected the relatively well-maintained purchasing power of the people supported by the good inflation management by the Government.*

*The relatively strong economic growth rate was able to improve people's welfare. It was recorded that the open unemployment rate was able to be reduced to a level of 5.32% as of August 2023 from the same period in the previous year which amounted to 5.86%.*

*Strengthening economic recovery and various social protection programs were also able to reduce the poverty rate from 9.54% as of March 2022 to 9.36% in 2023, lower than even the pre-Covid 2019 period of 9.41%.*

## Analisa Industri Perbankan

Di tengah kondisi ketidakpastian global dan prospek perlambatan pertumbuhan ekonomi global, industri perbankan Indonesia pada tahun 2023 tetap *resilient* dan berdaya saing kuat. Otoritas Jasa Keuangan (OJK) menyebut kondisi itu didukung oleh permodalan perbankan yang tetap solid dengan *Capital Adequacy Ratio* (CAR) industri perbankan yang tinggi mencapai 27,69%.

Dari sisi kinerja intermediasi, pada tahun 2023 tumbuh positif dengan kredit perbankan mencapai Rp7.090 triliun, tumbuh sebesar 10,38% yoy. pertumbuhan tertinggi terjadi pada kredit modal kerja dan kredit investasi masing-masing sebesar 10,05% yoy dan 12,26% yoy.

Seiring pemulihan pertumbuhan perekonomian nasional, jumlah kredit restrukturisasi Covid-19 melanjutkan tren penurunan menjadi sebesar Rp265,8 triliun. Dibandingkan Desember 2022, yang mencapai Rp469,2 triliun.

Namun demikian, pertumbuhan kredit yang baik tersebut tidak diimbangi dengan pertumbuhan dana pihak ketiga (DPK). Tahun 2023, DPK yang dihimpun industri perbankan hanya tumbuh 3,73% menjadi sebesar Rp8.458 triliun dari tahun sebelumnya sebesar Rp8.1556 triliun. Karena itu, di tahun 2023 *loan to deposit ratio* (LDR) industri perbankan meningkat menjadi 84,11% dari 78,98% di akhir tahun 2022.

Terlepas dari itu, secara umum industri perbankan berada pada posisi yang sangat baik di tahun 2023. Indikator kinerja industri perbankan secara umum meningkat dari tahun sebelumnya.

## Banking Industry Analysis

*In the midst of global uncertainty and the prospect of slowing global economic growth, the Indonesian banking industry in 2023 remained resilient and highly competitive. The Financial Services Authority (OJK) stated that this condition was supported by banking capital that remained solid with a high Capital Adequacy Ratio (CAR) of the banking industry reaching 27.69%.*

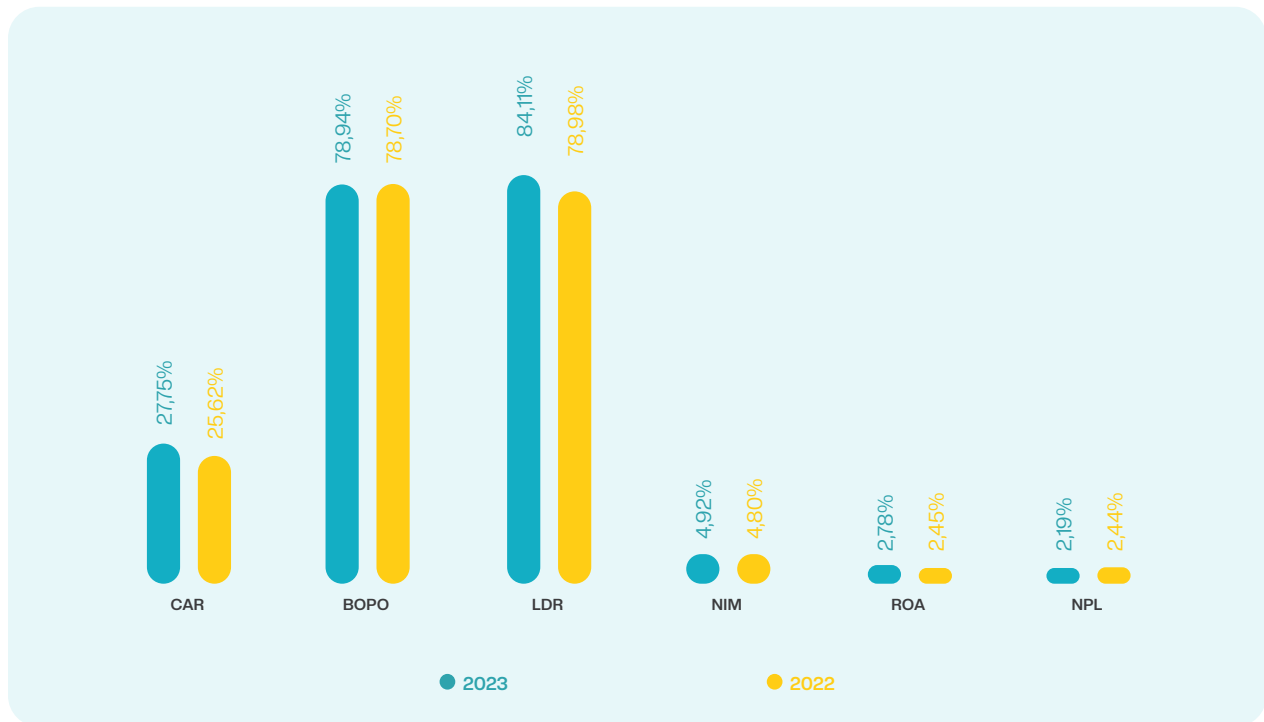
*In 2023, intermediation performance grew positively with bank credit reaching IDR7,090 trillion, growing by 10.38% yoy. The highest growth occurred in working capital loans and investment loans of 10.05% yoy and 12.26% yoy respectively.*

*As national economic growth recovered, the amount of Covid-19 restructured loans continued its downward trend to IDR265.8 trillion. Compared to December 2022, which reached IDR469.2 trillion.*

*However, the good credit growth was not matched by the growth of third-party funds (DPK). In 2023, deposits collected by the banking industry only grew 3.73% to IDR8,458 trillion from the previous year of IDR8,1556 trillion. Therefore, in 2023 the Loan to Deposit Ratio (LDR) of the banking industry increased to 84.11% from 78.98% at the end of 2022.*

*Nevertheless, the banking industry was, in general, in a very good position in 2023. The banking industry's performance indicators generally improved from the previous year.*

## Indikator Kinerja Industri Perbankan Banking Industry Performance Indicators



Sumber: Statistik Perbankan Indonesia (diolah)  
Source: Indonesian Banking Statistics (processed)

Untuk menjaga stabilitas dan mendorong pertumbuhan ekonomi, Bank Indonesia (BI) terus memperkuat respons bauran kebijakan. Kebijakan moneter akan tetap difokuskan untuk menjaga stabilitas (*pro-stability*), sementara kebijakan makroprudensial, digitalisasi sistem pembayaran, pendalaman pasar uang, serta program ekonomi-keuangan inklusif dan hijau terus diarahkan untuk mendorong pertumbuhan (*pro-growth*).

Sejalan dengan arah bauran kebijakan tersebut, BI mempertahankan BI-Rate pada level 6,00%. Keputusan mempertahankan BI-Rate pada level 6,00% tetap konsisten dengan fokus kebijakan moneter yang *pro-stability*, yaitu untuk penguatan stabilisasi nilai tukar Rupiah serta langkah *pre-emptive* dan *forward looking* untuk memastikan inflasi tetap terkendali dalam sasaran  $2,5 \pm 1\%$  pada 2024.

Kendati industri perbankan Indonesia *resilient* dan berdaya saing, tetapi industri perbankan harus lebih teliti dalam penyaluran kredit untuk menghindari menurunnya kualitas aset.

To maintain stability and promote economic growth, Bank Indonesia (BI) continued to strengthen its policy mix response. Monetary policy remained focused on maintaining stability (*pro-stability*), while macroprudential policy, payment system digitalization, money market deepening, as well as inclusive and green economy-financial programs continued to be directed at promoting growth (*pro-growth*).

In line with the direction of the policy mix, BI maintained the BI-Rate at 6.00%. The decision to maintain the BI-Rate at 6.00% is consistent with the *pro-stability* focus of monetary policy, which is to strengthen the stability of the Rupiah exchange rate as well as pre-emptive and forward-looking measures to ensure inflation remains under control within the target of  $2.5 \pm 1\%$  by 2024.

Although Indonesia's banking industry was *resilient* and competitive, the banking industry must be more careful in lending to avoid asset quality deterioration.



## TINJAUAN OPERASIONAL

### OPERATIONAL REVIEW

Pola industri perbankan Indonesia mengalami pergeseran pasca pandemi Covid-19. Kebutuhan nasabah akan layanan yang berbasis digital mengalami peningkatan yang signifikan. Di lain pihak, kebutuhan kredit di sektor Usaha Mikro, Kecil dan Menengah (UMKM) juga mengalami peningkatan seiring dengan kembali bergeraknya roda ekonomi. Hal-hal tersebut cukup mempengaruhi strategi dan kebijakan strategis yang dijalankan Bank Artha Graha Internasional sepanjang tahun 2023.

*The pattern of the Indonesian banking industry shifted after the Covid-19 pandemic. Customer needs for digital-based services increased significantly. On the other hand, the need for credit in the Micro, Small and Medium Enterprises (MSMEs) sector also increased along with the return of the economy. These were enough to influence the strategic strategies and policies implemented by Bank Artha Graha Internasional throughout 2023.*

### Strategi Bank Artha Graha Internasional

Strategi pengembangan bisnis yang dijalankan Bank pada tahun 2023 adalah sebagai berikut:

- Akselerasi kolaborasi dengan mitra bisnis, baik dari pengumpulan dan penyaluran dana, untuk mendorong akuisisi nasabah dan transaksi melalui integrasi sistem berbasis teknologi dalam kaitan membangun ekosistem digital;
- 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 tahun 2030;
- Penambahan *fee based income* melalui provisi komisi, *transactional banking*, *bill payment* dan transaksi yang dibangun dari kerjasama pihak ketiga maupun pengembangan *channel* milik Bank; dan
- Fokus pada pendanaan berbasis *mobile* yang terhubung dengan *e-Commerce*, *fintech*, *bill aggregator* dan *merchant*. Produk pendanaan seperti tabungan milenial, tabungan masa depan, produk investasi, *e-Money* dan lain-lain.

### Bank Artha Graha Internasional Strategy

*The business development strategies implemented by the Bank in 2023 are as follows:*

- Acceleration of collaboration with business partners, both from fund collection and distribution, to encourage customer acquisition and transactions through technology-based system integration in relation to building a digital ecosystem;*
- Cross selling and value chain financing with AG Network's business network and existing customers/debtors to increase the Bank's customer base. Business intensification using a low-risk closed loop system given the large retail market opportunity in 2030;*
- Addition of fee-based income through commission fees, transactional banking, bill payments and transactions built from third party cooperation and development of the Bank's own channels; and*
- Focus on mobile-based funding connected to e-Commerce, fintech, bill aggregators and merchants. Funding products such as millennial savings, future savings, investment products, e-Money and others.*

### Aspek Pemasaran

Guna mencapai sasaran pemasaran BAGI tahun 2023, maka 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 *industry* perbankan Indonesia dengan melaksanakan prinsip kehati-hatian dan kesehatan Bank melalui:

### Marketing Aspect

*In order to achieve BAGI's marketing objectives in 2023, Bank Artha Graha Internasional endeavored to operate its business by formulating marketing strategies for its products and services. The marketing strategy refers to the policies that had been formulated so that it was in line with the Company's mission through product and business development to maintain and improve Bank Artha Graha Internasional's position in the Indonesian banking industry by implementing prudential principles and Bank soundness through:*

1. Pengembangan kerjasama dengan B2B *partner* untuk meningkatkan dana murah dan memperluas *channel* akuisisi nasabah.
2. Mengembangkan dan menambah fitur pembayaran melalui *agi digital apps* guna mendorong nasabah aktif bertransaksi sehingga dapat menjadi salah satu Bank utama (*main bank*) bagi nasabah.
3. Peningkatan Kerjasama *Merchant* UMKM dalam rangka mendukung *cashless transaction* sehingga dapat menerima transaksi pembayaran dari seluruh penyedia pembayaran QRIS yang ada di Indonesia.
4. Meningkatkan Akuisisi *Online* guna memperkuat proses *customer onboarding* dengan mengembangkan fitur pembukaan rekening *online* dengan terintegrasi dengan e-KYC yang terkoneksi dengan Dukcapil.
5. Pengembangan *Digital Marketing* guna meningkatkan *brand awareness* serta *customer base* dan pemanfaatan *big data* untuk seleksi target serta *segment customer* dengan strategi *marketing* yang akan digunakan.

1. *Development of cooperation with B2B partners to increase low cost funds and expand customer acquisition channels.*
2. *Development and addition of payment features through agi digital apps to encourage customers to actively transact so as to become one of the main banks for customers.*
3. *Improvement of MSME's Merchant Cooperation to support cashless transactions so that they can receive payment transactions from all QRIS payment providers in Indonesia.*
4. *Increase of Online Acquisition to strengthen the customer onboarding process by developing an online account opening feature integrated with e-KYC connected to Dukcapil.*
5. *Development of Digital Marketing to increase brand awareness and customer base and utilization of big data for target selection and customer segment with marketing strategies to be used.*

## Pangsa Pasar

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.

## Market Share

Bank Artha Graha Internasional is one of 106 banks operating in Indonesia. Currently, Bank Artha Graha Internasional is in the KBMI 1 category (Group of Banks based on Tier 1 Capital), which includes banks with core capital below IDR6 trillion, along with 70 other banks.

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

| dalam miliar Rupiah / in billion Rupiah |                                                                                      |            |            |                                                                         |           |           |
|-----------------------------------------|--------------------------------------------------------------------------------------|------------|------------|-------------------------------------------------------------------------|-----------|-----------|
| Uraian<br><i>Description</i>            | Kategori<br><i>Category</i>                                                          | 2023       | 2022       | Kategori<br><i>Category</i>                                             | 2023      | 2022      |
| Aset<br><i>Asset</i>                    | Bank Umum<br><i>Commercial Banks</i>                                                 | 11.765.838 | 11.113.321 | KBMI 1                                                                  | 1.377.863 | 1.436.185 |
|                                         | BAGI                                                                                 | 26.104     | 25.437     | BAGI                                                                    | 26.104    | 25.437    |
|                                         | Pangsa Pasar BAGI terhadap Bank umum<br><i>BAGI Market Share of Commercial Banks</i> | 0,22%      | 0,23%      | Pangsa Pasar BAGI terhadap KBMI 1<br><i>BAGI Market Share of KBMI 1</i> | 1,89%     | 1,77%     |
| Kredit<br><i>Loans</i>                  | Bank Umum<br><i>Commercial Banks</i>                                                 | 7.090.243  | 6.423.564  | KBMI 1                                                                  | 751.536   | 769.034   |
|                                         | BAGI                                                                                 | 12.147     | 10.230     | BAGI                                                                    | 12.147    | 10.230    |
|                                         | Pangsa Pasar BAGI terhadap Bank umum<br><i>BAGI Market Share of Commercial Banks</i> | 0,17%      | 0,16%      | Pangsa Pasar BAGI terhadap KBMI 1<br><i>BAGI Market Share of KBMI 1</i> | 1,62%     | 1,33%     |



| dalam miliar Rupiah / in billion Rupiah |                                                                                      |           |           |                                                                         |         |         |
|-----------------------------------------|--------------------------------------------------------------------------------------|-----------|-----------|-------------------------------------------------------------------------|---------|---------|
| Uraian<br><i>Description</i>            | Kategori<br><i>Category</i>                                                          | 2023      | 2022      | Kategori<br><i>Category</i>                                             | 2023    | 2022    |
| DPK<br><i>Third-Party Funds</i>         | Bank Umum<br><i>Commercial Banks</i>                                                 | 8.457.929 | 8.153.590 | KBMI 1                                                                  | 918.307 | 989.871 |
|                                         | BAGI                                                                                 | 20.632    | 20.325    | BAGI                                                                    | 20.632  | 20.325  |
|                                         | Pangsa Pasar BAGI terhadap Bank umum<br><i>BAGI Market Share of Commercial Banks</i> | 0,24%     | 0,25%     | Pangsa Pasar BAGI terhadap KBMI 1<br><i>BAGI Market Share of KBMI 1</i> | 2,25%   | 2,05%   |

## TINJAUAN PER SEGMENT OPERASI

### OPERATING SEGMENT REVIEW

Segmen operasi adalah komponen dari Bank yang terlibat dalam aktivitas bisnis yang menghasilkan pendapatan dan menimbulkan beban, termasuk pendapatan dan beban yang terkait dengan transaksi dengan komponen lain Bank, dimana hasil operasinya dikaji ulang secara berkala oleh Direksi Bank untuk membuat keputusan mengenai sumber daya yang akan dialokasikan pada segmen tersebut dan menilai kinerjanya, serta tersedia informasi keuangan yang dapat dipisahkan. Hasil segmen yang dilaporkan kepada Direksi Bank meliputi komponen-komponen yang dapat didistribusikan secara langsung kepada suatu segmen dan komponen-komponen yang dapat dialokasikan dengan dasar yang wajar. Komponen yang tidak dapat dialokasikan terutama terdiri dari aset dan liabilitas pajak penghasilan, termasuk pajak kini dan pajak tangguhan serta aset tetap.

Bank menerapkan PSAK No. 5 (Revisi 2009), "Segmen Operasi". PSAK revisi ini mengatur pengungkapan yang memungkinkan pengguna laporan keuangan untuk mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis dimana entitas terlibat dan lingkungan ekonomi dimana entitas beroperasi.

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*, *trade finance*, 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

*An operating segment is a component of the Bank that is engaged in business activities that generate revenues and incur expenses, including revenues and expenses related to transactions with other components of the Bank, where the results of operations are regularly reviewed by the Bank's Board of Directors to make decisions about resources to be allocated to the segment and assess its performance, and where separable financial information is available. Segment results reported to the Bank's Board of Directors include components that can be distributed directly to a segment and components that can be allocated on a reasonable basis. Unallocable components mainly comprise income tax assets and liabilities, including current and deferred tax and property, and fixed assets.*

*The Bank applies PSAK No. 5 (Revised 2009), "Operating Segments". This revised PSAK prescribes disclosures that enable users of financial statements to evaluate the nature and financial effects of the business activities in which the entity is engaged and the economic environment in which it operates.*

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

- *Productive - includes loans granted to the productive sector, including 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*



(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.

*economic environment (area) and that component has risks and rewards that are different from the risks and rewards of components operating in other economic environments (areas).*

Bank melaporkan segmen geografis berdasarkan daerah Jakarta, Jawa, Sumatra, Sulawesi, Kalimantan, Indonesia wilayah timur dan lainnya.

*The Bank reports geographical segments based on Jakarta, Java, Sumatra, Sulawesi, Borneo, East Indonesian region, and other regions.*

Adapun kinerja dari keempat segmen operasi tersebut untuk tahun 2023 dan 2022 adalah sebagai berikut:

*The performance of the four operating segments for 2023 and 2022 is as follows:*

| dalam jutaan Rupiah / in million Rupiah                                    |                         |                          |                     |                    |                 |
|----------------------------------------------------------------------------|-------------------------|--------------------------|---------------------|--------------------|-----------------|
| Uraian<br>Description                                                      | Produktif<br>Productive | Konsumtif<br>Consumptive | Tresuri<br>Treasury | Lain-lain<br>Other | Jumlah<br>Total |
| <b>2023</b>                                                                |                         |                          |                     |                    |                 |
| Pendapatan Bunga<br>Interest Income                                        | 883.412                 | 169.791                  | 431.550             | -                  | 1.484.753       |
| Jumlah Aset<br>Total Assets                                                | 9.598.720               | 2.548.648                | 9.883.790           | 4.072.453          | 26.103.611      |
| Cadangan Kerugian<br>Penurunan Nilai<br>Allowance for Impairment<br>Losses | (403.043)               | (107.593)                | (1.186)             | (327.349)          | (839.171)       |
| <b>2022</b>                                                                |                         |                          |                     |                    |                 |
| 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<br>Penurunan Nilai<br>Allowance for Impairment<br>Losses | (440.268)               | (84.319)                 | (1.602)             | (241.839)          | (768.028)       |

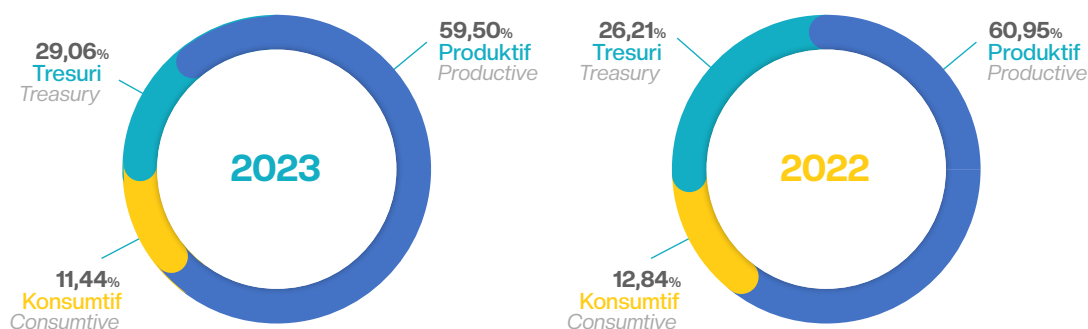
  

| dalam jutaan Rupiah / in million Rupiah |                           |                         |                     |                                  |                 |
|-----------------------------------------|---------------------------|-------------------------|---------------------|----------------------------------|-----------------|
| Uraian<br>Description                   | Deposito<br>Time Deposits | Giro<br>Demand Deposits | Tabungan<br>Savings | Non-DPK<br>Non Third-Party Funds | Jumlah<br>Total |
| <b>2023</b>                             |                           |                         |                     |                                  |                 |
| Beban Bunga<br>Interest Expenses        | (397.543)                 | (50.781)                | (10.515)            | (43.935)                         | (502.774)       |
| Jumlah Liabilitas<br>Total Liabilities  | 12.482.696                | 6.631.415               | 1.517.590           | 1.300.877                        | 21.932.578      |
| <b>2022</b>                             |                           |                         |                     |                                  |                 |
| 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      |



## Pendapatan Bunga Bank Artha Graha Internasional Berdasarkan Segmen

Bank Artha Graha Internasional Interest Income by Segment



## Segmen Geografis

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

Tabel berikut menjelaskan informasi segmen berdasarkan segmen geografis:

## Geographic Segment

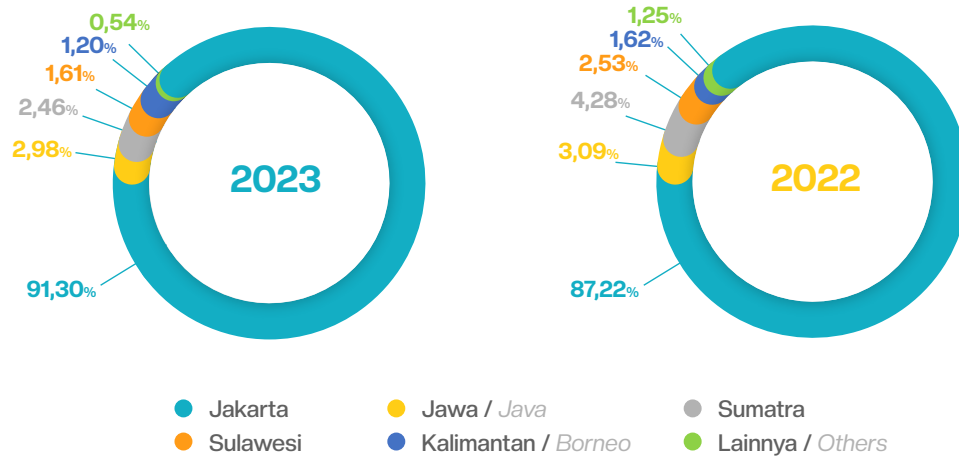
The Bank operates in two main geographical areas, namely the Special Capital Region of Jakarta (DKI Jakarta) and outside DKI Jakarta.

The following table sets out segment information by geographical segment:

| dalam jutaan Rupiah / in million Rupiah                                         |                   |                  |                  |                |                |                  |                   |
|---------------------------------------------------------------------------------|-------------------|------------------|------------------|----------------|----------------|------------------|-------------------|
| Uraian<br>Description                                                           | Jakarta           | Jawa             | Sumatra          | Sulawesi       | Kalimantan     | Lainnya<br>Other | Jumlah<br>Total   |
| <b>2023</b>                                                                     |                   |                  |                  |                |                |                  |                   |
| Pendapatan Bunga dan Operasional Lainnya<br>Interest and Other Operating Income | 1.640.952         | 53.581           | 44.162           | 28.987         | 21.563         | 8.126            | 1.797.371         |
| Beban Bunga dan Operasional Lainnya<br>Interest and Other Operating Expenses    | (1.321.104)       | (82.690)         | (102.894)        | (45.651)       | (16.531)       | (41.425)         | (1.610.295)       |
| Laba Operasional<br>Operating Profit                                            | 319.848           | (29.109)         | (58.732)         | (16.664)       | 5.032          | (33.299)         | 187.076           |
| Laba Tahun Berjalan<br>Profit for the Year                                      | 146.859           | 17.050           | 20.772           | (9.325)        | 3.583          | (32.186)         | 146.753           |
| <b>Jumlah Aset<br/>Total Assets</b>                                             | <b>21.588.599</b> | <b>1.447.675</b> | <b>2.018.834</b> | <b>566.357</b> | <b>107.300</b> | <b>374.846</b>   | <b>26.103.611</b> |
| <b>2022</b>                                                                     |                   |                  |                  |                |                |                  |                   |
| Pendapatan Bunga dan Operasional Lainnya<br>Interest 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>Operating Profit                                            | 159.110           | (31.633)         | (58.061)         | (10.127)       | 9.754          | (6.032)          | 63.011            |
| Laba Tahun Berjalan<br>Profit for the Year                                      | (22.935)          | 30.369           | 31.159           | 2.887          | 9.064          | 4.453            | 54.997            |
| <b>Jumlah Aset<br/>Total Assets</b>                                             | <b>20.463.950</b> | <b>1.833.588</b> | <b>1.985.753</b> | <b>612.276</b> | <b>122.998</b> | <b>419.068</b>   | <b>25.437.633</b> |

## Pendapatan Bunga Bank Artha Graha Internasional Berdasarkan Segmen

Bank Artha Graha Internasional Interest Income by Geography



## TINJAUAN KEUANGAN

### FINANCIAL REVIEW

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2023 dan 2022 yang disajikan dalam Laporan Tahunan ini. Laporan Keuangan telah diaudit oleh Kantor Akuntan Publik Kanaka Puradiredja, Suhartono yang menyatakan opini laporan keuangan menyajikan secara wajar dalam semua hal yang material, posisi keuangan konsolidasian PT Bank Artha Graha Internasional Tbk pada tanggal 31 Desember 2023, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The financial review described below refers to the Financial Statements for the years ended December 31, 2023 and 2022 presented in this Annual Report. The Financial Statements have been audited by the Public Accounting Firm Kanaka Puradiredja, Suhartono which expressed an opinion that the financial statements present fairly in all material respects, the consolidated financial position of PT Bank Artha Graha Internasional Tbk as of December 31, 2023, and its consolidated financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

## Kinerja Keuangan

Kinerja keuangan Bank Artha Graha Internasional terdiri atas kinerja Laporan Posisi Keuangan Konsolidasian, Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian serta Laporan Arus Kas Konsolidasian disajikan sebagai berikut.

## Financial Performance

The financial performance of Bank Artha Graha Internasional comprising the Consolidated Statement of Financial Position, the Consolidated Statement of Profit or Loss and Other Comprehensive Income and the Consolidated Statement of Cash Flows is presented below.



## Laporan Posisi Keuangan

## Statement of Financial Position

| dalam jutaan Rupiah / in million Rupiah                               |                   |                   |                                                       |             |
|-----------------------------------------------------------------------|-------------------|-------------------|-------------------------------------------------------|-------------|
| Uraian<br><i>Description</i>                                          | 2023              | 2022              | Pertumbuhan / (Penurunan)<br><i>Growth/ (Decline)</i> |             |
|                                                                       |                   |                   | Rp                                                    | %           |
| <b>Aset</b><br><i>Assets</i>                                          |                   |                   |                                                       |             |
| Aset Keuangan<br><i>Financial Assets</i>                              | 22.592.430        | 21.643.537        | 948.893                                               | 4,38        |
| Aset Non Keuangan<br><i>Non-Financial Assets</i>                      | 3.511.181         | 3.794.096         | (282.915)                                             | (7,46)      |
| <b>Jumlah Aset</b><br><i>Total Assets</i>                             | <b>26.103.611</b> | <b>25.437.633</b> | <b>665.978</b>                                        | <b>2,62</b> |
| <b>Liabilitas dan Ekuitas</b><br><i>Liabilities and Equity</i>        |                   |                   |                                                       |             |
| Liabilitas Keuangan<br><i>Financial Liabilities</i>                   | 21.801.990        | 21.298.387        | 503.603                                               | 2,36        |
| Liabilitas Non Keuangan<br><i>Non-Financial Liabilities</i>           | 130.588           | 134.876           | (4.288)                                               | (3,18)      |
| <b>Jumlah Liabilitas</b><br><i>Total Liabilities</i>                  | <b>21.932.578</b> | <b>21.433.263</b> | <b>499.315</b>                                        | <b>2,33</b> |
| <b>Jumlah Ekuitas</b><br><i>Total Equity</i>                          | <b>4.171.033</b>  | <b>4.004.370</b>  | <b>166.663</b>                                        | <b>4,16</b> |
| <b>Jumlah Liabilitas dan Ekuitas</b><br><i>Liabilities and Equity</i> | <b>26.103.611</b> | <b>25.437.633</b> | <b>665.978</b>                                        | <b>2,62</b> |

### Posisi Keuangan Bank Artha Graha Internasional 2022 - 2023

Bank Artha Graha Internasional Financial Position 2022-2023

(dalam jutaan Rupiah)  
(in million Rupiah)



## Aset

Jumlah aset Bank Artha Graha Internasional per 31 Desember 2023 tercatat sebesar Rp26,10 triliun, meningkat 2,62% dibandingkan tahun sebelumnya sebesar Rp25,44 triliun. Peningkatan tersebut disebabkan meningkatnya aset keuangan sebesar Rp948,89 miliar.

## Assets

Total assets of Bank Artha Graha Internasional as of December 31, 2023 were recorded at IDR26.10 trillion, an increase of 2.62% compared to the previous year of IDR25.44 trillion. The increase was due to an increase in financial assets of IDR948.89 billion

## Aset Keuangan

## Financial Assets

| Uraian<br><i>Description</i>                                                                                | 2023              | 2022              | dalam jutaan Rupiah / in million Rupiah               |             |
|-------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------------------------------------------|-------------|
|                                                                                                             |                   |                   | Pertumbuhan / (Penurunan)<br><i>Growth/ (Decline)</i> |             |
|                                                                                                             |                   |                   | Rp                                                    | %           |
| Kas<br><i>Cash</i>                                                                                          | 369.134           | 290.754           | 78.380                                                | 26,96       |
| Giro pada Bank Indonesia<br><i>Current accounts with Bank Indonesia</i>                                     | 2.658.276         | 2.937.933         | (279.657)                                             | (9,52)      |
| Giro pada Bank Lain — Bersih<br><i>Current accounts with Other Banks - Net</i>                              | 338.297           | 375.060           | (36.763)                                              | (9,80)      |
| Penempatan pada Bank Indonesia dan Bank Lain<br><i>Placement with Bank Indonesia and Other Banks</i>        | 711.075           | 1.378.005         | (666.930)                                             | (48,40)     |
| Efek-Efek<br><i>Securities</i>                                                                              | 5.919.277         | 4.045.146         | 1.874.131                                             | 46,33       |
| Efek-Efek yang Dibeli dengan Janji Dijual Kembali<br><i>Securities Purchased under Agreements to Resell</i> | 125.469           | 1.678.795         | (1.553.326)                                           | (92,53)     |
| Tagihan Derivatif<br><i>Derivative Receivables</i>                                                          | 35                | 143               | (108)                                                 | (75,52)     |
| Kredit yang Diberikan - Bersih<br><i>Loans - Net</i>                                                        | 11.636.733        | 9.705.183         | 1.931.550                                             | 19,90       |
| Pendapatan Bunga yang Masih Akan Diterima<br><i>Accrued Interest Income</i>                                 | 326.422           | 365.947           | (39.525)                                              | (10,80)     |
| Tagihan Akseptasi<br><i>Acceptance Receivables</i>                                                          | 131.362           | 276.735           | (145.373)                                             | (52,53)     |
| Penyertaan Saham<br><i>Investment in Shares</i>                                                             | 6                 | 6                 | -                                                     | 0,00        |
| Aset Lain – Lain:<br><i>Other Assets:</i>                                                                   | 376.344           | 589.830           | (213.486)                                             | (36,19)     |
| <b>Jumlah Aset Keuangan</b><br><i>Total Financial Assets</i>                                                | <b>22.592.430</b> | <b>21.643.537</b> | <b>948.893</b>                                        | <b>4,38</b> |

Jumlah aset keuangan Bank tahun 2023 tercatat sebesar Rp22,59 triliun, meningkat 4,38% dibandingkan tahun sebelumnya sebesar Rp21,64 triliun. Peningkatan tersebut terutama disebabkan oleh akun kredit yang diberikan-bersih yang mengalami kenaikan sebesar Rp1,93 triliun.

The Bank's total financial assets in 2023 were recorded at IDR22.59 trillion, an increase of 4.38% compared to the previous year of IDR21.64 trillion. The increase was mainly due to loans-net which increased by IDR1.93 trillion.





Aset keuangan Bank Artha Graha Internasional tahun 2023 utamanya berupa kredit yang diberikan (neto), yaitu mencapai 51,51% dari total aset keuangan. Tahun 2023, jumlah kredit yang diberikan Bank mengalami peningkatan sebesar 19,90% dari Rp9,7 triliun pada tahun 2022 menjadi Rp11,64 triliun di tahun 2023.

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:

*Bank Artha Graha Internasional's financial assets in 2023 were mainly in the form of loans (net), which reached 51.51% of total financial assets. In 2023, the Bank's loans increased by 19.90% from IDR9.7 trillion in 2022 to IDR11.64 trillion in 2023.*

*Based on the purpose of use, the Bank's loans are classified into productive, consumptive, and other loans with the following explanation:*

1. *Productive Loans are provided 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, Negotiated Export Notes, Export Credit, Trust Receipt, Advances Under L/C, Clean Bills Purchased.*
2. *Consumptive Loans consist of Home Ownership Loans (KPR Graha), KPR Asyig, Collateralless Credit (KTA), Housing Finance Liquidity Facility Mortgage (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 disbursement of these loans in the last two years is as follows:*

| dalam jutaan Rupiah / in million Rupiah      |                        |                                     |                        |                                     |                                                      |              |
|----------------------------------------------|------------------------|-------------------------------------|------------------------|-------------------------------------|------------------------------------------------------|--------------|
| Uraian<br><i>Description</i>                 | 2023                   |                                     | 2022                   |                                     | Pertumbuhan/ (Penurunan)<br><i>Growth/ (Decline)</i> |              |
|                                              | Jumlah<br><i>Total</i> | Komposisi (%)<br><i>Composition</i> | Jumlah<br><i>Total</i> | Komposisi (%)<br><i>Composition</i> | Rp                                                   | %            |
| Kredit Produktif<br><i>Productive Loans</i>  | 9.598.721              | 79,02                               | 7.476.792              | 73,09                               | 2.121.929                                            | 28,38        |
| Kredit Konsumtif<br><i>Consumptive Loans</i> | 2.548.648              | 20,98                               | 2.752.978              | 26,91                               | (204.330)                                            | (7,42)       |
| <b>Jumlah<br/><i>Total</i></b>               | <b>12.147.369</b>      | <b>100,00</b>                       | <b>10.229.770</b>      | <b>100,00</b>                       | <b>1.917.599</b>                                     | <b>18,75</b> |

Tahun 2023, penyaluran kredit produktif mengalami peningkatan sebesar 28,38% menjadi sebesar Rp9,60 triliun. Sedangkan penyaluran kredit konsumtif yang mengalami penurunan menjadi sebesar Rp2,55 triliun dari tahun sebelumnya sebesar Rp2,75 triliun.

*In 2023, productive lending increased by 28.38% to IDR9.60 trillion. Meanwhile, consumptive lending decreased to IDR2.55 trillion from the previous year's IDR2.75 trillion.*

## Aset Non Keuangan

## Non-Financial Assets

| Uraian<br>Description                                          | 2023             | 2022             | dalam jutaan Rupiah / in million Rupiah       |               |
|----------------------------------------------------------------|------------------|------------------|-----------------------------------------------|---------------|
|                                                                |                  |                  | Pertumbuhan/ (Penurunan)<br>Growth/ (Decline) |               |
|                                                                |                  |                  | Rp                                            | %             |
| Biaya Dibayar di Muka<br>Prepaid Expenses                      | 144.641          | 156.451          | (11.810)                                      | (7,55)        |
| Aset Tetap – Bersih<br>Fixed Assets - Net                      | 2.127.797        | 2.078.315        | 49.482                                        | 2,38          |
| Aset Tak Berwujud – Bersih<br>Intangible Assets - Net          | 31.873           | 31.164           | 709                                           | 2,28          |
| Agunan yang Diambil Alih Bersih<br>Foreclosed Assets - Net     | 936.110          | 1.223.296        | (287.186)                                     | (23,48)       |
| Aset Pajak Tangguhan<br>Deferred Tax Assets                    | 270.760          | 304.870          | (34.110)                                      | (11,19)       |
| <b>Jumlah Aset Non Keuangan<br/>Total Non-Financial Assets</b> | <b>3.511.181</b> | <b>3.794.096</b> | <b>(282.915)</b>                              | <b>(7,46)</b> |

Jumlah aset non keuangan Bank tahun 2023 tercatat sebesar Rp3,51 triliun, lebih rendah dibandingkan tahun sebelumnya sebesar Rp3,79 triliun. Penurunan jumlah aset non keuangan tersebut disebabkan utamanya karena penurunan nominal pada akun agunan yang diambil alih – bersih sebesar Rp287,19 miliar setara dengan 23,48%.

The Bank's total non-financial assets in 2023 were recorded at IDR3.51 trillion, lower than the previous year of IDR3.79 trillion. The decrease in total non-financial assets was mainly due to a nominal decrease in repossessed assets - net of IDR287.19 billion, equivalent to 23.48%.

## Liabilitas

## Liabilities

Jumlah liabilitas Bank Artha Graha Internasional per 31 Desember 2023 tercatat sebesar Rp21,93 triliun, meningkat 2,33% dibandingkan tahun sebelumnya sebesar Rp21,43 triliun. Hal ini terutama disebabkan oleh naiknya liabilitas keuangan sebesar 2,36%.

Total liabilities of Bank Artha Graha Internasional as of December 31, 2023 was recorded at IDR21.93 trillion, an increase of 2.33% compared to the previous year of IDR21.43 trillion. This was mainly due to an increase in financial liabilities of 2.36%.

## Liabilitas Keuangan

## Financial Liabilities

| Uraian<br>Description                                | 2023       | 2022       | dalam jutaan Rupiah / in million Rupiah       |          |
|------------------------------------------------------|------------|------------|-----------------------------------------------|----------|
|                                                      |            |            | Pertumbuhan/ (Penurunan)<br>Growth/ (Decline) |          |
|                                                      |            |            | Rp                                            | %        |
| Liabilitas Segera<br>Liabilities Due Immediately     | 95.711     | 87.094     | 8.617                                         | 9,89     |
| Simpanan dari Nasabah<br>Deposits from Customers     | 20.631.701 | 20.325.078 | 306.623                                       | 1,51     |
| Simpanan dari Bank Lain<br>Deposits from Other Banks | 336.958    | 18.641     | 318.317                                       | 1.707,62 |
| Liabilitas Derivatif<br>Derivative Liabilities       | 1.057      | 33         | 1.024                                         | 3.103,03 |



| dalam jutaan Rupiah / in million Rupiah                                        |                   |                   |                                                      |             |
|--------------------------------------------------------------------------------|-------------------|-------------------|------------------------------------------------------|-------------|
| Uraian<br><i>Description</i>                                                   | 2023              | 2022              | Pertumbuhan/ (Penurunan)<br><i>Growth/ (Decline)</i> |             |
|                                                                                |                   |                   | Rp                                                   | %           |
| Liabilitas Akseptasi<br><i>Acceptance Liabilities</i>                          | 131.863           | 277.445           | (145.582)                                            | (52,47)     |
| Bunga Masih Harus Dibayar<br><i>Accrued Interest Payable</i>                   | 26.693            | 18.438            | 8.255                                                | 44,77       |
| LTN Subordinasi<br><i>Subordinated LTN</i>                                     | 200.000           | 200.000           | -                                                    | 0,00        |
| Liabilitas Lain-Lain<br><i>Other Liabilities</i>                               | 378.007           | 371.658           | 6.349                                                | 1,71        |
| <b>Jumlah Liabilitas Keuangan</b><br><b><i>Total Financial Liabilities</i></b> | <b>21.801.990</b> | <b>21.298.387</b> | <b>503.603</b>                                       | <b>2,36</b> |

Jumlah liabilitas keuangan Bank Artha Graha Internasional per 31 Desember 2023 tercatat sebesar Rp21,8 triliun, meningkat 2,36% dibandingkan tahun sebelumnya sebesar Rp21,30 triliun yang terutama disebabkan oleh naiknya simpanan dari bank lain sebesar Rp318,32 miliar dan simpanan dari nasabah sebesar Rp306,62 miliar.

*Total financial liabilities of Bank Artha Graha Internasional as of December 31, 2023 was recorded at IDR21.8 trillion, an increase of 2.36% compared to the previous year of IDR21.30 trillion, mainly due to an increase in deposits from other banks of IDR318.32 billion and deposits from customers of IDR306.62 billion.*

Simpanan dari nasabah yang pada tahun 2023 tercatat sebesar Rp20,63 triliun, meningkat 1,51% dibandingkan tahun sebelumnya sebesar Rp20,32 triliun. Peningkatan jumlah simpanan nasabah tahun 2023 disebabkan oleh naiknya deposito sebesar Rp517 miliar atau 4,32%.

*Deposits from customers in 2023 were recorded at IDR20.63 trillion, an increase of 1.51% compared to the previous year of IDR20.32 trillion. The increase in total customer deposits in 2023 was due to an increase in deposits of IDR517 billion or 4.32%.*

| dalam jutaan Rupiah / in million Rupiah                    |                        |                                     |                        |                                     |                                                      |        |
|------------------------------------------------------------|------------------------|-------------------------------------|------------------------|-------------------------------------|------------------------------------------------------|--------|
| Uraian<br><i>Description</i>                               | 2023                   |                                     | 2022                   |                                     | Pertumbuhan/ (Penurunan)<br><i>Growth/ (Decline)</i> |        |
|                                                            | Jumlah<br><i>Total</i> | Komposisi (%)<br><i>Composition</i> | Jumlah<br><i>Total</i> | Komposisi (%)<br><i>Composition</i> | Rp                                                   | %      |
| Giro<br><i>Demand Deposits</i>                             | 6.631.415              | 32,14                               | 6.757.738              | 33,25                               | (126.323)                                            | (1,87) |
| Tabungan<br><i>Savings</i>                                 | 1.517.590              | 7,36                                | 1.601.653              | 7,88                                | (84.063)                                             | (5,25) |
| Deposito<br><i>Time Deposits</i>                           | 12.482.696             | 60,50                               | 11.965.687             | 58,87                               | 517.009                                              | 4,32   |
| Jumlah Dana Pihak Ketiga<br><i>Total Third-Party Funds</i> | 20.631.701             | 100,00                              | 20.325.078             | 100,00                              | 306.623                                              | 1,51   |
| CASA                                                       | 8.149.005              | 39,50                               | 8.359.391              | 41,13                               | (210.386)                                            | (2,52) |

Bank terus berupaya untuk meningkatkan porsi *Current Account Saving Account* (CASA) dalam struktur pendanaannya. Tahun 2023, CASA Bank tercatat sebesar 39,50% turun dari tahun sebelumnya sebesar 41,13%. Komponen terbesar penurunan CASA disebabkan oleh menurunnya giro sebesar Rp126 miliar.

*The Bank continues to strive to increase the portion of Current Account Saving Account (CASA) in its funding structure. In 2023, the Bank's CASA was recorded at 39.50%, down from 41.13% in the previous year. The largest component of the decline in CASA was due to the decline in current accounts of IDR126 billion.*

Untuk terus meningkatkan CASA, tahun 2023 Bank melakukan strategi dengan tetap aktif memaksimalkan kolaborasi dengan mitra bisnis melalui kerjasama B2B2C, baik itu pelaku usaha mikro, menengah dan besar dalam penggunaan layanan QRIS Acquirer milik Bank. Penambahan fitur baru pada aplikasi QRIS merchant dengan menggabungkan layanan Laku Pandai serta Payment Point Online Banking (PPOB) diharapkan juga dapat menjadi cara baru untuk dapat meningkatkan pendapatan bagi merchant serta peningkatan CASA Bank. Peranan cabang Bank masih tetap diperlukan sebagai jembatan untuk mengakuisisi nasabah secara offline. Diharapkan event-event yang diselenggarakan oleh cabang baik itu inisiatif dari cabang maupun kolaborasi dengan mitra bisnis dapat berperan serta dalam mendorong peningkatan pendanaan dan jumlah nasabah yang bekerja sama. Selain itu, dorongan melalui program akuisisi dan transaksi akan terus dilakukan guna menarik minat nasabah untuk bertransaksi melalui channel Bank.

To continue to increase CASA, the Bank carried out a strategy by continuing to actively maximize collaboration with business partners in 2023 through B2B2C cooperation, both micro, medium and large businesses in using the Bank's QRIS Acquirer service. The addition of new features to the QRIS merchant application by combining Laku Pandai and Payment Point Online Banking (PPOB) services is also expected to be a new way to increase revenue for merchants and increase the Bank's CASA. Bank branches are still necessary as a bridge to acquire customers offline. It is expected that events organized by branches, whether it is a branch initiative or collaboration with business partners, play a role in encouraging an increase in funding and the number of cooperating customers. In addition, encouragement through acquisition and transaction programs will continue to attract customers to transact through the Bank's channels.

## Liabilitas Non Keuangan

## Non-Financial Liabilities

| Uraian<br>Description                                                     | 2023           | 2022           | dalam jutaan Rupiah / in million Rupiah       |               |
|---------------------------------------------------------------------------|----------------|----------------|-----------------------------------------------|---------------|
|                                                                           |                |                | Pertumbuhan/ (Penurunan)<br>Growth/ (Decline) |               |
|                                                                           |                |                | Rp                                            | %             |
| Utang Pajak<br>Taxes Payable                                              | 11.713         | 10.870         | 843                                           | 7,76          |
| Liabilitas Imbalan Pascakerja<br>Post Employments Benefit Liabilities     | 118.875        | 124.006        | (5.131)                                       | (4,14)        |
| <b>Jumlah Liabilitas Non Keuangan<br/>Total Non-Financial Liabilities</b> | <b>130.588</b> | <b>134.876</b> | <b>(4.288)</b>                                | <b>(3,18)</b> |

Liabilitas non-keuangan Bank tahun 2023 tercatat sebesar Rp131 miliar, turun 3,18% dari tahun sebelumnya sebesar Rp135 miliar. Penurunan tersebut disebabkan turunnya liabilitas imbalan pasca kerja sebesar 4,14% atau setara dengan Rp5,1 miliar.

The Bank's non-financial liabilities in 2023 were recorded at IDR131 billion, a decrease of 3.18% from the previous year of IDR135 billion. The decrease was due to a decrease in post-employment benefits liabilities by 4.14% or equivalent to IDR5.1 billion.

## Ekuitas

## Equity

| Uraian<br>Description                                | 2023      | 2022      | dalam jutaan Rupiah / in million Rupiah       |      |
|------------------------------------------------------|-----------|-----------|-----------------------------------------------|------|
|                                                      |           |           | Pertumbuhan/ (Penurunan)<br>Growth/ (Decline) |      |
|                                                      |           |           | Rp                                            | %    |
| Modal Saham<br>Share Capital                         | 2.242.372 | 2.242.372 | -                                             | 0,00 |
| Tambahan Modal Disetor<br>Additional Paid-In Capital | 415.285   | 415.285   | -                                             | 0,00 |
| Revaluasi Aset Tetap<br>Revaluation of Fixed Assets  | 1.379.822 | 1.349.281 | 30.541                                        | 2,26 |



| dalam jutaan Rupiah / in million Rupiah                                                                                                                                                                       |                  |                  |                                                      |             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------------------------------------------|-------------|
| Uraian<br><i>Description</i>                                                                                                                                                                                  | 2023             | 2022             | Pertumbuhan/ (Penurunan)<br><i>Growth/ (Decline)</i> |             |
|                                                                                                                                                                                                               |                  |                  | Rp                                                   | %           |
| Pengukuran Kembali Program Imbalan Pasti setelah Dikurangi Pajak<br><i>Remeasurement of Defined Benefit Plans After Tax</i>                                                                                   | 61.575           | 60.364           | 1.211                                                | 2,01        |
| Keuntungan yang Belum Direalisasi 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> | 2.342            | 14.184           | (11.842)                                             | (83,49)     |
| Saldo Laba<br><i>Retained Earnings</i>                                                                                                                                                                        | 69.637           | (77.116)         | 146.753                                              | (190,30)    |
| <b>Jumlah Ekuitas</b><br><i>Total Equity</i>                                                                                                                                                                  | <b>4.171.033</b> | <b>4.004.370</b> | <b>166.663</b>                                       | <b>4,16</b> |

Jumlah ekuitas Bank per 31 Desember 2023 tercatat sebesar Rp4,17 triliun, meningkat 4,16% dari tahun sebelumnya sebesar Rp4,00 triliun. Peningkatan ekuitas terjadi karena Bank mencatat laba sebesar Rp146,75 miliar.

The Bank's total equity as of December 31, 2023 was recorded at IDR4.17 trillion, an increase of 4.16% from the previous year of IDR4.00 trillion. The increase in equity occurred because the Bank recorded a profit of IDR146.75 billion.

## Laporan Laba Rugi dan Penghasilan Komprehensif Lain

## Statement of Profit or Loss and other Comprehensive Income

| dalam jutaan Rupiah / in million Rupiah                                      |             |             |                                                      |          |
|------------------------------------------------------------------------------|-------------|-------------|------------------------------------------------------|----------|
| Uraian<br><i>Description</i>                                                 | 2023        | 2022        | Pertumbuhan/ (Penurunan)<br><i>Growth/ (Decline)</i> |          |
|                                                                              |             |             | Rp                                                   | %        |
| Pendapatan Bunga<br><i>Interest Income</i>                                   | 1.484.753   | 1.441.977   | 42.776                                               | 2,97     |
| Beban Bunga<br><i>Interest Expenses</i>                                      | (502.774)   | (491.344)   | (11.430)                                             | 2,33     |
| Pendapatan Bunga - Neto<br><i>Interest Income - Net</i>                      | 981.979     | 950.633     | 31.346                                               | 3,30     |
| Pendapatan Operasional Lainnya - Neto<br><i>Other Operating Income - Net</i> | 312.618     | 167.121     | 145.497                                              | 87,06    |
| Beban Operasional Lainnya<br><i>Other Operating Expenses</i>                 | (1.107.521) | (1.054.743) | (52.778)                                             | 5,00     |
| Laba (Rugi) Operasional<br><i>Operating Profit (Loss)</i>                    | 187.076     | 63.011      | 124.065                                              | 196,89   |
| Pendapatan Beban Non-Operasional<br><i>Non-Operating Income (Expense)</i>    | (3.719)     | 6.130       | (9.849)                                              | (160,67) |
| Laba (Rugi) Sebelum Beban Pajak<br><i>Profit (Loss) Before Tax Expense</i>   | 183.357     | 69.141      | 114.216                                              | 165,19   |
| Beban Pajak<br><i>Tax Expenses</i>                                           | (36.604)    | (14.144)    | (22.460)                                             | 158,80   |
| Laba (Rugi) Tahun Berjalan<br><i>Profit (Loss) for the Year</i>              | 146.753     | 54.997      | 91.756                                               | 166,84   |



| dalam jutaan Rupiah / in million Rupiah                                                          |         |         |                                                      |          |
|--------------------------------------------------------------------------------------------------|---------|---------|------------------------------------------------------|----------|
| Uraian<br><i>Description</i>                                                                     | 2023    | 2022    | Pertumbuhan/ (Penurunan)<br><i>Growth/ (Decline)</i> |          |
|                                                                                                  |         |         | Rp                                                   | %        |
| Jumlah Penghasilan Komprehensif Tahun Berjalan<br><i>Total Comprehensive Income for the Year</i> | 19.910  | (4.576) | 24.486                                               | (535,10) |
| Jumlah Laba (Rugi) Komprehensif<br><i>Total Comprehensive Income (Loss)</i>                      | 166.663 | 50.421  | 116.242                                              | 230,54   |
| Labar per Saham Dasar (dalam angka penuh)<br><i>Basic Earnings per Share (in full amount)</i>    | 7,26    | 2,72    | 5                                                    | 166,91   |

## Pendapatan Bunga

## Interest Income

| dalam jutaan Rupiah / in million Rupiah                                                |           |           |                                                      |        |
|----------------------------------------------------------------------------------------|-----------|-----------|------------------------------------------------------|--------|
| Uraian<br><i>Description</i>                                                           | 2023      | 2022      | Pertumbuhan/ (Penurunan)<br><i>Growth/ (Decline)</i> |        |
|                                                                                        |           |           | Rp                                                   | %      |
| Kredit yang Diberikan<br><i>Loans</i>                                                  | 1.053.203 | 1.064.094 | (10.891)                                             | (1,02) |
| Efek-Efek<br><i>Securities</i>                                                         | 336.862   | 302.572   | 34.290                                               | 11,33  |
| Penempatan pada Bank Indonesia<br><i>Placement with Bank Indonesia</i>                 | 89.488    | 74.094    | 15.394                                               | 20,78  |
| Penempatan pada Bank Lain dan lain-lain<br><i>Placement with Other Bank and Others</i> | 5.200     | 1.217     | 3.983                                                | 327,28 |
| Jumlah Pendapatan Bunga<br><i>Total Interest Income</i>                                | 1.484.753 | 1.441.977 | 42.776                                               | 2,97   |

Tahun 2023, Bank membukukan pendapatan bunga sebesar Rp1,48 triliun, naik 2,97% dibandingkan pendapatan bunga tahun sebelumnya sebesar Rp1,44 triliun. Kenaikan pendapatan bunga utamanya disebabkan karena adanya peningkatan pada efek-efek sebesar Rp34,29 miliar atau 11,33% dibandingkan dengan tahun sebelumnya yang tercatat sebesar Rp302,57 miliar.

In 2023, the Bank recorded interest income of IDR1.48 trillion, a increase of 2.97% compared to the previous year's interest income of IDR1.44 trillion. The increase in interest income was mainly due to an increase in marketable securities of IDR34.29 billion or 11.33% compared to the previous year which was recorded at IDR302.57 billion.

## Beban Bunga

## Interest Expenses

| dalam jutaan Rupiah / in million Rupiah                            |         |         |                                                      |        |
|--------------------------------------------------------------------|---------|---------|------------------------------------------------------|--------|
| Uraian<br><i>Description</i>                                       | 2023    | 2022    | Pertumbuhan/ (Penurunan)<br><i>Growth/ (Decline)</i> |        |
|                                                                    |         |         | Rp                                                   | %      |
| Simpanan Nasabah<br><i>Deposits form Customers</i>                 | 458.840 | 451.562 | 7.278                                                | 1,61   |
| Dana Kelolaan Tidak Kena Pajak<br><i>Non-Taxable Managed Funds</i> | 18.674  | 20.143  | (1.469)                                              | (7,29) |
| Simpanan dari Bank Lain<br><i>Deposits from Other Banks</i>        | 6.260   | 639     | 5.621                                                | 879,66 |



| Uraian<br><i>Description</i>                                   | dalam jutaan Rupiah / in million Rupiah |                |                                               |             |
|----------------------------------------------------------------|-----------------------------------------|----------------|-----------------------------------------------|-------------|
|                                                                | 2023                                    | 2022           | Pertumbuhan/ (Penurunan)<br>Growth/ (Decline) |             |
|                                                                |                                         |                | Rp                                            | %           |
| LTN Subordinasi I Tahap I<br><i>LTN Subordinated I Phase I</i> | 19.000                                  | 19.000         | -                                             | 0,00        |
| Pinjaman Subordinasi<br><i>Subordinated Loan</i>               | -                                       | -              | -                                             | 0,00        |
| <b>Jumlah Beban Bunga</b><br><i>Total Interest Expenses</i>    | <b>502.774</b>                          | <b>491.344</b> | <b>11.430</b>                                 | <b>2,33</b> |

Jumlah beban bunga Bank Artha Graha Internasional tahun 2023 tercatat sebesar Rp503 miliar, naik 2,33% dari tahun sebelumnya sebesar Rp491 miliar. Peningkatan beban bunga tersebut utamanya disebabkan oleh naiknya simpanan nasabah sebesar Rp7,28 miliar atau 1,61% dan peningkatan simpanan dari bank lain yang tercatat sebesar Rp5,62 miliar atau 879,66% dibandingkan dengan tahun 2022 yang tercatat sebesar Rp639 juta.

Bank Artha Graha Internasional's total interest expense in 2023 was recorded at IDR503 billion, an increase of 2.33% from the previous year of IDR491 billion. The increase in interest expense was due to an increase in customer deposits of IDR7.28 billion or 1.61% and an increase in deposits from other banks of IDR5.62 billion or 879.66% compared to the year 2022 which was recorded at IDR639 million.

## Pendapatan Operasional Lainnya

Tahun 2023, Bank Artha Graha Internasional membukukan pendapatan operasional lainnya sebesar Rp313 miliar, naik dari tahun sebelumnya sebesar Rp167 miliar. Peningkatan pendapatan operasional lainnya tahun 2023 utamanya berasal dari pendapatan administrasi dan denda atas simpanan dari kredit yang diberikan yang tercatat naik sebesar Rp122 miliar.

## Other Operating Income

In 2023, Bank Artha Graha Internasional recorded other operating income of IDR313 billion, a decrease/increase from the previous year of IDR167 billion. The increase in other operating income in 2023 mainly came from administrative income and penalties on deposits from loans which recorded an increase of IDR122 billion.

## Beban Operasional Lainnya

Jumlah beban operasional lainnya tahun 2023 tercatat mengalami peningkatan sebesar 5,00% menjadi Rp1,11 triliun. Peningkatan ini terutama dipengaruhi oleh naiknya beban operasi sebesar Rp160 miliar sehingga Bank mencatat beban operasi tahun 2023 sebesar Rp590 miliar.

## Other Operating Expenses

Total other operating expenses in 2023 recorded an increase of 5.00% to IDR1.11 trillion. This increase was mainly influenced by the increase in operating expenses by IDR160 billion that the Bank recorded operating expenses in 2023 of IDR590 billion.

## Laba (Rugi) Operasional

Tahun 2023, Bank Artha Graha Internasional membukukan laba operasional sebesar Rp187 miliar. Pencapaian tersebut lebih baik dibandingkan tahun sebelumnya yang tercatat sebesar Rp63 miliar. Hal tersebut terutama disebabkan oleh kenaikan pendapatan administrasi dan denda atas simpanan dan kredit yang diberikan sebesar Rp122 miliar.

## Operating Profit (Loss)

In 2023, Bank Artha Graha Internasional posted an operating profit of IDR187 billion. The achievement was better than the previous year of IDR63 billion. This was mainly due to an increase in administrative income and penalties on deposits and loans of IDR122 billion.

## Laba (Rugi) Sebelum Pajak

Tahun 2023, Bank Artha Graha Internasional membukukan laba sebelum pajak penghasilan sebesar Rp183 miliar, meningkat 165,22% dari tahun sebelumnya sebesar Rp69 miliar.

## Profit (Loss) Before Tax

In 2023, Bank Artha Graha Internasional recorded profit before income tax of IDR183 billion, an increase of 165.22% from the previous year of IDR69 billion.

## Laba (Rugi) Tahun Berjalan

Laba tahun berjalan yang dibukukan Bank Artha Graha Internasional tahun 2023 adalah sebesar Rp147 miliar, meningkat 167,27% dari tahun sebelumnya sebesar Rp55 miliar.

## Profit (Loss) for the Year

Bank Artha Graha Internasional's profit for the year in 2023 amounted to IDR147 billion, an increase of 167.27% from the previous year of IDR55 billion.

## Laba (Rugi) Komprehensif Tahun Berjalan

Tahun 2023, Bank Artha Graha Internasional membukukan laba komprehensif tahun berjalan sebesar Rp167 miliar, meningkat dari tahun sebelumnya dimana Bank membukukan rugi komprehensif sebesar Rp50 miliar.

## Comprehensive Profit (Loss) for the Year

In 2023, Bank Artha Graha Internasional booked a comprehensive income for the year of IDR167 billion, an increase from the previous year where the Bank booked a comprehensive loss of IDR50 billion.

## Laba (Rugi) per Saham

Seiring dengan meningkatnya laba Bank di tahun 2023, laba per saham Bank Artha Graha Internasional juga meningkat menjadi Rp7,26 per saham dari tahun sebelumnya sebesar Rp2,72 per saham.

## Earnings (Loss) per Share

Along with the increase in the Bank's profit in 2023, Bank Artha Graha Internasional's earnings per share also increased to IDR7.26 per share from the previous year of IDR2.72 per share.

## Arus Kas

## Cash Flow

| dalam jutaan Rupiah / in million Rupiah                                                                        |           |           |                                               |          |
|----------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------------------------------------------|----------|
| Uraian<br>Description                                                                                          | 2023      | 2022      | Pertumbuhan/ (Penurunan)<br>Growth/ (Decline) |          |
|                                                                                                                |           |           | Rp                                            | %        |
| Arus Kas dari Aktivitas Operasi<br>Cash Flow from Operating Activities                                         | (518.130) | 604.832   | (1.122.962)                                   | (185,67) |
| Arus Kas dari Aktivitas Investasi<br>Cash Flow from Investing Activities                                       | (384.402) | (150.970) | (233.432)                                     | 154,62   |
| Arus Kas dari Aktivitas Pendanaan<br>Cash Flow from Financing Activities                                       | -         | -         | -                                             | 0,00     |
| Kenaikan/(Penurunan) Kas dan Setara Kas -<br>Neto<br>Increase/(Decrease) in Cash and Cash<br>Equivalents - Net | (902.532) | 453.862   | (1.356.394)                                   | (298,86) |
| Pengaruh Perubahan Kurs Mata Uang Asing<br>Effect of Changes in Foreign Exchange Rates                         | (2.778)   | 25.103    | (27.881)                                      | (111,07) |
| Kas dan Setara Kas pada Awal Tahun<br>Cash and Cash Equivalents at Beginning of<br>Year                        | 4.982.095 | 4.503.130 | 478.965                                       | 10,64    |
| Kas dan Setara Kas pada Akhir Tahun<br>Cash and Cash Equivalents at End of Year                                | 4.076.785 | 4.982.095 | (905.310)                                     | (18,17)  |

Jumlah kas dan setara kas Bank Artha Graha Internasional pada akhir tahun 2023 tercatat sebesar Rp4,08 triliun, jumlah tersebut mengalami penurunan dibandingkan jumlah kas dan setara kas pada awal tahun yang sebesar Rp4,98 triliun. Penurunan jumlah kas dan setara kas tersebut disebabkan karena turunnya kas dari aktivitas operasi sebesar Rp1,12 triliun.

The amount of cash and cash equivalents of Bank Artha Graha Internasional at the end of 2023 was recorded at IDR4.08 trillion, the amount decreased compared to the amount of cash and cash equivalents at the beginning of the year which amounted to IDR4.98 trillion. The decrease in cash and cash equivalents was due to a decrease of cash from operating activities of IDR1.12 trillion.



## Arus Kas dari Aktivitas Operasi

Arus Kas bersih yang diperoleh dari aktivitas operasi tahun 2023 tercatat sebesar Rp518 miliar, turun dari tahun sebelumnya sebesar Rp605 miliar. Hal tersebut disebabkan karena adanya kenaikan kredit yang diberikan-bersih sebesar Rp1,9 triliun termasuk didalamnya kredit *back to back*.

## Cash Flow from Operating Activities

*Net Cash Flow generated from for operating activities in 2023 was recorded at IDR518 billion, a decrease from the previous year of IDR605 billion. This was due to an increase in net loans of IDR1.9 trillion including back to back credit.*

## Arus Kas dari Aktivitas Investasi

Arus Kas bersih digunakan untuk aktivitas investasi tahun 2023 tercatat sebesar Rp384 miliar, turun dari tahun sebelumnya sebesar Rp151 miliar. Hal tersebut disebabkan kenaikan pembelian efek-efek – bersih.

## Cash Flow from Investing Activities

*Net cash flow provided by investing activities in 2023 was recorded at IDR384 billion, down IDR151 billion from the previous year. This was due to an increase in purchases of marketable securities - net.*

## Arus Kas dari Aktivitas Pendanaan

Tidak tercatat Arus Kas bersih yang diperoleh/digunakan untuk aktivitas pendanaan pada tahun 2023.

## Cash Flow from Financing Activities

*There was no net Cash Flow provided by/used in financing activities in 2023.*

## Rasio Keuangan

## Financial Ratios

| dalam % / in %                                                                                                                                                                                                                    |        |       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|-------|
| Uraian<br><i>Description</i>                                                                                                                                                                                                      | 2023   | 2022  |
| <b>Aset Produktif</b><br><i>Earning Assets</i>                                                                                                                                                                                    |        |       |
| Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif<br><i>Non-performing Earning Assets and Non-Productive Assets to Total Earning Assets and Non-Earning Assets</i> | 7,12   | 6,51  |
| Aset Produktif Bermasalah terhadap Total Aktiva Produktif<br><i>Non-performing Earning Assets to Total Earning Assets</i>                                                                                                         | 1,09   | 1,55  |
| Cadangan Kerugian Penurunan Nilai Aset Keuangan terhadap Aset Produktif<br><i>Allowance for Impairment Losses for Financial Assets to Earning Assets</i>                                                                          | 2,64   | 2,93  |
| Pemenuhan CKPN Kredit yang Diberikan<br><i>Fulfillment of CKPN of Loans</i>                                                                                                                                                       | 103,99 | 96,31 |
| Rasio Kredit Bermasalah (NPL) – Bruto<br><i>Gross NPL</i>                                                                                                                                                                         | 1,74   | 2,73  |
| Rasio Kredit Bermasalah (NPL) – Bersih<br><i>Net NPL</i>                                                                                                                                                                          | 0,31   | 0,41  |
| <b>Rasio Rentabilitas</b><br><i>Profitability Ratio</i>                                                                                                                                                                           |        |       |
| Imbal Hasil Aktiva (ROA)<br><i>Return on Asset (ROA)</i>                                                                                                                                                                          | 0,60   | 0,25  |
| Imbal Hasil Ekuitas (ROE)<br><i>Return on Equity (ROE)</i>                                                                                                                                                                        | 4,24   | 1,63  |
| Margin Bunga Bersih (NIM)<br><i>Net Interest Margin (NIM)</i>                                                                                                                                                                     | 5,58   | 4,79  |

| Uraian<br><i>Description</i>                                                                                                 | dalam % / in % |        |
|------------------------------------------------------------------------------------------------------------------------------|----------------|--------|
|                                                                                                                              | 2023           | 2022   |
| Beban Operasional Lain terhadap Penghasilan Operasional (BOPO)<br><i>Other Operating Expenses to Operating Income (BOPO)</i> | 90,11          | 96,26  |
| Liabilitas terhadap Aktiva<br><i>Liabilities to Assets</i>                                                                   | 84,02          | 84,26  |
| Liabilitas terhadap Ekuitas<br><i>Liabilities to Equity</i>                                                                  | 525,83         | 535,25 |
| Cost to Income (CIR)<br><i>Cost to Income (CIR)</i>                                                                          | 78,05          | 69,05  |
| <b>Rasio Likuiditas</b><br><i>Liquidity Ratio</i>                                                                            |                |        |
| Rasio Intermediasi Makroprudensial<br><i>Macroprudential Intermediation Ratio</i>                                            | 58,03          | 54,92  |
| Current Account Savings Account (CASA)<br><i>Current Account Savings Account (CASA)</i>                                      | 39,50          | 41,13  |
| <b>Rasio Kepatuhan</b><br><i>Compliance Ratios</i>                                                                           |                |        |
| Persentase Pelanggaran BMPK<br><i>Percentage Violation of Legal Lending Limit</i>                                            | -              | -      |
| Pihak Terkait<br><i>Related Parties</i>                                                                                      | -              | -      |
| Pihak Tidak Terkait<br><i>Third Parties</i>                                                                                  | -              | -      |
| Persentase Pelampauan BMPK<br><i>Percentage Lending in Excess of the Legal Lending Limit</i>                                 | -              | -      |
| GWM Rupiah<br><i>Reserve Requirement Rupiah</i>                                                                              | 12,73          | 13,77  |
| GWM Valuta Asing<br><i>Reserve Requirement Foreign Exchange</i>                                                              | 4,96           | 4,44   |
| Posisi Devisa Net<br><i>Net Open Position</i>                                                                                | 0,81           | 0,82   |

## 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.

## Ability to Pay Debts and Collectability of Receivables

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





Rincian penjelasan tentang kemampuan membayar utang Bank adalah sebagai berikut:

### Rasio Likuiditas

Bank membukukan Rasio Intermediasi Makroprudensial (RIM) sebesar 58,03% pada tahun 2023 dibandingkan tahun sebelumnya sebesar 54,92%. Pencapaian rasio ini dipengaruhi oleh peningkatan kredit yang diberikan dan dana pihak ketiga masing-masing sebesar Rp1,9 triliun dan Rp306,6 miliar.

### Rasio Solvabilitas

Rasio Kewajiban Penyediaan Modal Minimum (KPM) merupakan parameter untuk mengukur rasio permodalan Bank dengan memastikan kecukupan modal untuk dapat memenuhi risiko kredit, risiko pasar, dan risiko operasional. Rasio KPM mencapai 24,96% pada tahun 2023, lebih tinggi dibandingkan tahun sebelumnya sebesar 23,31%.

### Rasio Rentabilitas

Sejalan dengan laba tahun berjalan yang dibukukan oleh Bank, rasio Return on Asset (ROA) dan Return on Equity (ROE) Bank sebesar 0,60% dan 4,24% pada tahun 2023. Pencapaian ini lebih tinggi dibandingkan ROA dan ROE tahun 2022 masing-masing sebesar 0,25% dan 1,63%. Sementara itu, rasio Net Interest Margin (NIM) Bank mencapai 5,58% pada tahun 2023 lebih tinggi dibandingkan rasio pada tahun sebelumnya sebesar 4,79%. Kemudian rasio BOPO sebesar 90,11% pada tahun 2023 atau lebih rendah dari tahun sebelumnya sebesar 96,26%.

### Tingkat Kolektabilitas Piutang

Kolektabilitas piutang Bank diukur menggunakan indikator rasio pinjaman bermasalah (NPL). Sebagaimana terlihat pada penurunan NPL Netto dari 0,41% di tahun 2022 menjadi 0,31% di tahun 2023. Berdasarkan kolektabilitas sesuai peraturan Bank Indonesia, pinjaman yang dikelola Bank diklasifikasikan sebagai berikut:

A detailed explanation of the Bank's ability to repay debt is as follows:

### Liquidity Ratio

The Bank posted a Macroprudential Intermediation Ratio (RIM) of 58,03% in 2023 compared to 54.92% in the previous year. The achievement of this ratio was influenced by an increase in loans and third party funds of IDR1.9 trillion and IDR306.6 billion.

### Solvency Ratio

The Capital Adequacy Ratio (CAR) is a parameter to measure the Bank's capital ratio by ensuring adequate capital to meet credit risk, market risk, and operational risk. CAR ratio reached 24.96% in 2023, higher than the previous year of 23.31%.

### Profitability Ratio

In line with the profit for the year recorded by the Bank, the Bank's Return on Asset (ROA) and Return on Equity (ROE) ratios amounted to 0.60% and 4.24% in 2023. This achievement is higher than ROA and ROE in 2022 of 0.25% and 1.63%, respectively. Meanwhile, the Bank's Net Interest Margin (NIM) ratio reached 5.58% in 2023, higher than the ratio in the previous year of 4.79%. Meanwhile, the BOPO ratio amounted to 90.11% in 2023 or lower than the previous year of 96.26%.

### Collectability of Receivables

The collectability of the Bank's receivables is measured using the non-performing loan (NPL) ratio indicator. As seen in the decrease in Net NPL from 0.41% in 2022 to 0.31% in 2023. Based on collectability in accordance with Bank Indonesia regulations, loans managed by the Bank are classified as follows:

| Uraian<br>Description                             | 2023       | 2022      | dalam jutaan Rupiah / in million Rupiah       |         |
|---------------------------------------------------|------------|-----------|-----------------------------------------------|---------|
|                                                   |            |           | Pertumbuhan/ (Penurunan)<br>Growth/ (Decline) |         |
|                                                   |            |           | Rp                                            | %       |
| Lancar<br>Current                                 | 11.355.419 | 9.203.432 | 2.151.987                                     | 23,38   |
| Dalam Perhatian Khusus<br>Under Special Attention | 580.673    | 747.246   | (166.573)                                     | (22,29) |
| Kurang Lancar<br>Substandard                      | 20.539     | 15.666    | 4.873                                         | 31,11   |

| Uraian<br><i>Description</i>                                                | 2023              | 2022             | dalam jutaan Rupiah / in million Rupiah              |              |
|-----------------------------------------------------------------------------|-------------------|------------------|------------------------------------------------------|--------------|
|                                                                             |                   |                  | Pertumbuhan/ (Penurunan)<br><i>Growth/ (Decline)</i> |              |
|                                                                             |                   |                  | Rp                                                   | %            |
| Diragukan<br><i>Doubtful</i>                                                | 12.772            | 14.373           | (1.601)                                              | (11,14)      |
| Macet<br><i>Loss</i>                                                        | 177.966           | 249.053          | (71.087)                                             | (28,54)      |
| Jumlah Kredit<br><i>Total Loans</i>                                         | 12.147.369        | 10.229.770       | 1.917.599                                            | 18,75        |
| Cadangan Kerugian Penurunan Nilai<br><i>Allowance for impairment losses</i> | (510.636)         | (524.587)        | 13.951                                               | (2,66)       |
| <b>Jumlah Kredit – Bersih</b><br><i>Total Loans - Net</i>                   | <b>11.636.733</b> | <b>9.705.183</b> | <b>1.931.550</b>                                     | <b>19,90</b> |

## Struktur Permodalan

Bank Artha Graha Internasional berupaya meningkatkan nilai Bank diantaranya melalui penetapan struktur modal yang optimal. Hal tersebut juga menjadi bagian dalam memenuhi ketentuan OJK mengenai Kewajiban Penyediaan Modal Minimum (KPM).

## Capital Structure

Bank Artha Graha Internasional strives to increase the value of the Bank through the establishment of an optimal capital structure. This is also part of fulfilling OJK regulations regarding the Minimum Capital Adequacy Requirement (CAR).

### Kebijakan Struktur Modal

Kebijakan terkait struktur permodalan bertujuan untuk memastikan bahwa Bank memiliki modal yang kuat untuk mendukung strategi pengembangan bisnis dan ekspansi usaha serta mempertahankan kelangsungan pengembangan bisnis di kemudian hari. Di samping itu, kebijakan permodalan ditetapkan guna memenuhi peraturan mengenai kecukupan permodalan yang ditetapkan oleh regulator serta memastikan bahwa struktur permodalan Bank telah efisien. Bank Artha Graha Internasional menyusun rencana permodalan berdasarkan kebutuhan kecukupan permodalan sebagaimana yang dipersyaratkan. Rencana permodalan tersebut disusun oleh Direksi sebagai bagian dari Rencana Bisnis Bank untuk kemudian disetujui oleh Dewan Komisaris.

Berdasarkan ketentuan kelompok bank berdasarkan modal inti (KBMI), Bank Artha Graha Internasional masuk dalam KBMI 1, yaitu bank dengan modal inti di bawah Rp6 triliun. Untuk itu, bank berupaya untuk menambah modal inti yang terencana dengan estimasi yang akurat, sesuai komitmen Pemegang Saham serta dalam mekanisme yang telah sesuai ketentuan.

### Capital Structure Policy

Policies related to capital structure aim to ensure that the Bank has strong capital to support business development strategies and business expansion as well as to maintain the continuity of business development in the future. In addition, the capital policy is set to comply with regulations on capital adequacy set by regulators and to ensure that the Bank's capital structure is efficient. Bank Artha Graha Internasional prepares a capital plan based on the required capital adequacy. The capital plan is prepared by the Board of Directors as part of the Bank's Business Plan and then approved by the Board of Commissioners.

Based on the provisions of the bank group based on core capital (KBMI), Bank Artha Graha Internasional falls into KBMI 1, which is a bank with core capital below IDR6 trillion. Therefore, the Bank endeavors to increase core capital in a planned manner with accurate estimation, in accordance with the commitment of the Shareholders and in a mechanism that is in accordance with the provisions.



## Rincian Struktur Modal

Sesuai dengan Peraturan Bank Indonesia, modal Bank terdiri dari:

- Modal Inti**

Modal inti merupakan modal bank yang terdiri dari Modal Inti Utama (*Common Equity Tier – CET 1*) dan Modal Inti Tambahan (*Additional Tier 1*). Modal inti utama mencakup modal disetor dan cadangan tambahan modal (*disclose reserve*). Cadangan tambahan modal terdiri atas faktor penambah (agio, cadangan umum, laba tahun lalu, laba tahun berjalan, dan opsi saham) dan faktor pengurang (kerugian komprehensif lainnya dari transaksi aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual, selisih kurang Penyisihan Penghapusan Aset (PPA) atas aset produktif dengan Cadangan Kerugian Penurunan Nilai, dan PPA non produktif).

Di akhir tahun 2023, Modal Inti yang dimiliki oleh Bank Artha Graha Internasional sebesar Rp3,58 triliun, naik 6,90% atau setara dengan Rp231 miliar dibandingkan Modal Inti di tahun 2022 sebesar Rp3,35 triliun.

- Modal Pelengkap (Maksimum 100% dari Modal Inti)**

Modal pelengkap meliputi cadangan umum PPA atas aset produktif yang wajib dihitung dengan jumlah maksimum 1,25% dari ATMR Risiko Kredit dan Cadangan Tujuan.

Laporan Perhitungan Kewajiban Penyediaan Modal Minimum Tanggal 31 Desember 2023 dan 2022

## Capital Structure Details

In accordance with Bank Indonesia Regulation, the Bank's capital consists of:

- Core Capital**

Core capital is the bank's capital, which consists of Common Equity Tier 1 and Additional Tier 1. Main core capital includes paid-up capital and disclosed reserves. Additional disclosed reserve consists of enhancing factors (agio, general reserve, prior year profit, current year profit, and stock options) and deducting factors (other comprehensive losses from transactions of financial assets classified as available-for-sale, the difference between allowance for possible losses on earning assets and allowance for possible impairment losses, and non earning assets).

At the end of 2023, the Tier 1 Capital owned by Bank Artha Graha Internasional amounted to IDR3.58 trillion, an increase of 6.90% or equivalent to IDR231 billion compared to the Tier 1 Capital in 2022 of IDR3.35 trillion.

- Supplementary Capital (Maximum 100% of Tier 1 Capital)**

Supplementary capital includes PPA's general reserve on earning assets that must be calculated with a maximum amount of 1.25% of Credit Risk RWA and Purpose Reserve.

Statement of Capital Adequacy Ratio as of December 31, 2023 and 2022

| dalam jutaan Rupiah / in million Rupiah                                                                                    |           |           |
|----------------------------------------------------------------------------------------------------------------------------|-----------|-----------|
| Komponen Modal<br><i>Capital Components</i>                                                                                | 2023      | 2022      |
| KOMPONEN MODAL<br><i>CAPITAL COMPONENTS</i>                                                                                |           |           |
| <b>Modal Inti (Tier 1)</b><br><i>Tier 1 Capital</i>                                                                        | 3.584.721 | 3.353.245 |
| <b>Modal Inti Utama (CET1)</b><br><i>Common Equity Tier 1 (CET 1)</i>                                                      | 3.584.721 | 3.353.245 |
| 1. Modal Disetor<br><i>Paid-up Capital</i>                                                                                 | 2.242.372 | 2.242.372 |
| 2. Cadangan Tambahan Modal<br><i>Additional Capital Reserve</i>                                                            | 1.644.982 | 1.446.907 |
| 3. Kepentingan Non Pengendali yang dapat diperhitungkan<br><i>Non-controlling interests that can be taken into account</i> | -         | -         |
| 4. Faktor Pengurang Modal Inti<br><i>Tier 1 Capital Deduction Factor</i>                                                   | (302.633) | (336.034) |

| dalam jutaan Rupiah / in million Rupiah                                                                                                                                                                                  |                   |                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|
| Komponen Modal<br>Capital Components                                                                                                                                                                                     | 2023              | 2022              |
| <b>Modal Inti Tambahan (AT1)</b><br><i>Additional Tier 1 Capital (AT1)</i>                                                                                                                                               | -                 | -                 |
| <b>Modal Pelengkap (Tier 2)</b><br><i>Supplementary Capital (Tier 2)</i>                                                                                                                                                 | 363.711           | 354.463           |
| 1. Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan Tier 2<br><i>Capital instruments in the form of shares or others that meet the requirements of Tier 2</i>                                   | 200.000           | 200.000           |
| II 2. Agio/Disagio<br><i>Agio/Disagio</i>                                                                                                                                                                                | -                 | -                 |
| 3. Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit)<br><i>PPKA general reserves on earning assets that must be calculated (at a maximum of 1.25% RWA Credit Risk)</i> | 163.711           | 154.463           |
| 4. Faktor Pengurang Modal Pelengkap<br><i>Complementary Capital Deduction Factor</i>                                                                                                                                     | -                 | -                 |
| <b>Total Modal Inti dan Modal Pelengkap</b><br><i>Total Core and Supplementary Capital</i>                                                                                                                               | <b>3.948.432</b>  | <b>3.707.708</b>  |
| <b>ASET TERTIMBANG MENURUT RISIKO</b><br><i>RISK-WEIGHTED ASSETS</i>                                                                                                                                                     |                   |                   |
| Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Kredit<br><i>Risk Weighted Assets (RWA) for Credit Risk</i>                                                                                                           | 14.519.135        | 13.797.985        |
| Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Operasional<br><i>Risk Weighted Assets (RWA) for Operational Risk</i>                                                                                                 | 977.823           | 1.764.312         |
| Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar<br><i>Risk-weighted Assets (RWA) for Market Risk</i>                                                                                                            | 321.312           | 346.212           |
| <b>Total ATMR</b><br><i>Total RWA</i>                                                                                                                                                                                    | <b>15.818.270</b> | <b>15.908.509</b> |
| <b>Rasio KPMM Sesuai Profil Risiko (%)</b><br><i>CAR Ratio Based on Risk Profile (%)</i>                                                                                                                                 | <b>9,39</b>       | <b>9,35</b>       |
| <b>ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO</b><br><i>ALLOCATION OF CAR FULFILLMENT ACCORDING TO RISK PROFILE</i>                                                                                                     |                   |                   |
| Dari CET 1<br><i>From CET 1</i>                                                                                                                                                                                          | 4,50%             | 4,50%             |
| Dari AT 1<br><i>From AT 1</i>                                                                                                                                                                                            | 0,00%             | 0,00%             |
| Dari Tier 2<br><i>From Tier 2</i>                                                                                                                                                                                        | 2,30%             | 2,23%             |
| <b>RASIO KPMM</b><br><i>CAR RATIOS</i>                                                                                                                                                                                   |                   |                   |
| Rasio CET1 (%)<br><i>CET1 Ratio (%)</i>                                                                                                                                                                                  | 22,66             | 21,08             |
| Rasio Tier 1 (%)<br><i>Tier 1 Ratio (%)</i>                                                                                                                                                                              | 22,66             | 21,08             |
| Rasio Tier 2 (%)<br><i>Tier 2 Ratio (%)</i>                                                                                                                                                                              | 2,30              | 2,23              |
| Rasio KPMM (%)<br><i>CAR Ratio (%)</i>                                                                                                                                                                                   | 24,96             | 23,31             |
| CET 1 untuk BUFFER (%)<br><i>CET 1 to BUFFER (%)</i>                                                                                                                                                                     | 18,16             | 16,58             |



| dalam jutaan Rupiah / in million Rupiah                                                              |      |      |
|------------------------------------------------------------------------------------------------------|------|------|
| Komponen Modal<br><i>Capital Components</i>                                                          | 2023 | 2022 |
| PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK<br><i>PERCENTAGE OF BUFFER TO BE MET BY THE BANK</i> |      |      |
| <i>Capital Conservation Buffer (%)</i><br><i>Capital Conservation Buffer (%)</i>                     | 0,00 | 0,00 |
| <i>Countercyclical Buffer (%)</i><br><i>Countercyclical Buffer (%)</i>                               | 0,00 | 0,00 |
| <i>Capital Surcharge Untuk Bank Sistemik (%)</i><br><i>Capital Surcharge for Systemic Banks (%)</i>  | 0,00 | 0,00 |

## Dampak Perubahan Tingkat Suku Bunga Terhadap Kinerja Bank

Tahun 2023, Bank Indonesia menaikkan suku bunga acuan ke level 6,00%. Seiring dengan kenaikan suku bunga di tahun 2023, 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 Interest Rate Changes on Bank Performance

In 2023, Bank Indonesia raised its benchmark interest rate to 6.00%. In line with the interest rate hike in 2023, Bank Artha Graha Internasional was focusing on the growth of low cost funds (CASA) and also reducing expensive funds. This step was 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 adjusted 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 2023 adalah sebagai berikut:

## Base Lending Rate

As a commercial bank, the Bank has an obligation to report and publish the Prime Lending Rate (SBDK) in Rupiah as stipulated in the Financial Services Authority Regulation (POJK) No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports.

Prime Lending Rate is used as a guideline for determining the credit interest rate to be charged to customers. However, the Prime Lending Rate does not take into account the risk premium estimation component, the amount of which depends on the Bank's assessment of the risk of each debtor or group of debtors. The comparison of SBDK in 2023 is as follows:



| 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 |
| Desember 2022<br>December 2022   | 9,06%                               | 9,67%                        | -                           | 13,41%                            | 14,58%  |
| Maret 2023<br>March 2023         | 9,24%                               | 9,89%                        | -                           | 12,13%                            | 14,85%  |
| Juni 2023<br>June 2023           | 9,31%                               | 10,15%                       | -                           | 11,89%                            | 14,78%  |
| September 2023<br>September 2023 | 9,57%                               | 10,07%                       | -                           | 12,17%                            | 14,93%  |
| Desember 2023<br>December 2023   | 10,49%                              | 10,35%                       | -                           | 12,12%                            | 15,20%  |

## 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.

Rincian tagihan dan liabilitas derivatif adalah sebagai berikut:

## 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 exchange rates, while credit risk arises in the event that other parties do not fulfill their obligations to the Bank.

Details of derivative receivables and liabilities are as follows:

| Uraian<br>Description              | dalam USD Full Amount / in USD Full Amount |            |                                                |           |
|------------------------------------|--------------------------------------------|------------|------------------------------------------------|-----------|
|                                    | Tagihan Derivatif<br>Derivative Bills      |            | Liabilitas Derivatif<br>Derivative Liabilities |           |
|                                    | 2023                                       | 2022       | 2023                                           | 2022      |
| Penjualan Forward<br>Forward Sales | 23                                         | 143        | 948                                            | 33        |
| Pembelian Spot<br>Spot Purchases   | 12                                         | -          | 109                                            | -         |
| <b>Jumlah<br/>Total</b>            | <b>35</b>                                  | <b>143</b> | <b>1.057</b>                                   | <b>33</b> |

## Ikatan Yang Material Untuk Investasi Barang Modal

Bank Artha Graha Internasional tidak melakukan pengikatan dengan pihak manapun terkait investasi barang modal pada tahun 2023. 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.

## Material Commitment for Capital Goods Investment

Bank Artha Graha Internasional did not enter into any commitments with any parties in relation to investment in capital goods in 2023. Therefore, the Bank does not present information related to the purpose of such commitments; the expected source of funds to fulfill such commitments; the currency of denomination; and the measures planned by the Bank to hedge the risk of the related foreign currency positions.



## Realisasi Investasi Barang Modal

## Capital Goods Investment Realization

Bank melakukan investasi barang modal pada tahun 2023 sebagai berikut:

The Bank invested in capital goods in 2023 as follows:

| No.                           | Jenis Barang Modal<br><i>Capital Goods Type</i> | Tujuan Investasi<br><i>Investment Objective</i>                | 2023 (Rp juta)<br><i>(million IDR)</i> | 2022 (Rp juta)<br><i>(million IDR)</i> |
|-------------------------------|-------------------------------------------------|----------------------------------------------------------------|----------------------------------------|----------------------------------------|
| 1                             | Tanah<br><i>Land</i>                            | Pengembangan Bisnis Bank<br><i>Bank's Business Development</i> | -                                      | -                                      |
| 2                             | Inventaris Kantor<br><i>Office Inventory</i>    |                                                                | 15.043                                 | 8.117                                  |
| 3                             | Bangunan<br><i>Building</i>                     |                                                                | 9.963                                  | 369                                    |
| 4                             | Instalasi<br><i>Installation</i>                |                                                                | 2.330                                  | 148                                    |
| <b>Jumlah</b><br><i>Total</i> |                                                 |                                                                | <b>27.336</b>                          | <b>8.634</b>                           |

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

## Information and Material Facts that Occurred After Accountant's Report Date

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 declares that there is no material information and facts that occurred after the date of the accountant's report. Accordingly, the Bank does not present information related to this matter and its impact on future business performance and risks.

## Perbandingan Antara Target dan Realisasi serta Proyeksi Satu Tahun Ke Depan

## Comparison Between Target and Realization and Projections

Bank Artha Graha Internasional dalam Rencana Bisnis Bank (RBB) telah menetapkan sejumlah target yang hendak dicapai untuk tahun buku 2023. Perbandingan target yang ditetapkan dengan realisasi tahun buku 2023 adalah sebagai berikut:

Bank Artha Graha Internasional in its Bank Business Plan (RBB) had set a number of targets to be achieved for the financial year 2023. A comparison of the targets set with the realization for the financial year 2023 is as follows:

| dalam jutaan Rupiah / in million Rupiah                                             |                                   |                                           |                                                        |                                    |
|-------------------------------------------------------------------------------------|-----------------------------------|-------------------------------------------|--------------------------------------------------------|------------------------------------|
| Uraian<br><i>Description</i>                                                        | Target 2023<br><i>2023 Target</i> | Realisasi 2023<br><i>2023 Realization</i> | Pencapaian Target (%)<br><i>Target Achievement (%)</i> | Target 2024<br><i>2024 Targets</i> |
| Pendapatan Bunga<br><i>Interest Income</i>                                          | 1.573.772                         | 1.484.753                                 | 94,34                                                  | 1.933.173                          |
| Laba Tahun Berjalan<br><i>Profit for the Year</i>                                   | 178.749                           | 146.753                                   | 82,10                                                  | 263.788                            |
| Laba per Saham Dasar (angka penuh)<br><i>Basic Earnings per Share (full amount)</i> | 8,84                              | 7,26                                      | 82,13                                                  | 13,04                              |

| dalam jutaan Rupiah / in million Rupiah                                    |                            |                                    |                                                 |                             |
|----------------------------------------------------------------------------|----------------------------|------------------------------------|-------------------------------------------------|-----------------------------|
| Uraian<br>Description                                                      | Target 2023<br>2023 Target | Realisasi 2023<br>2023 Realization | Pencapaian Target (%)<br>Target Achievement (%) | Target 2024<br>2024 Targets |
| Aset<br>Assets                                                             | 27.340.130                 | 26.103.611                         | 95,48                                           | 30.219.701                  |
| Kredit Gross<br>Loans                                                      | 12.413.980                 | 12.147.369                         | 97,85                                           | 14.082.238                  |
| Dana Pihak Ketiga<br>Third Party Funds                                     | 21.545.090                 | 20.631.701                         | 95,76                                           | 24.539.000                  |
| ROA                                                                        | 0,68%                      | 0,60%                              | 88,24                                           | 0,93%                       |
| ROE                                                                        | 4,88%                      | 4,24%                              | 86,89                                           | 6,59%                       |
| NPL Gross                                                                  | 2,69%                      | 1,74%                              | 64,68                                           | 2,02%                       |
| NPL Net                                                                    | 0,95%                      | 0,31%                              | 32,63                                           | 0,47%                       |
| RIM                                                                        | 70,13%                     | 58,03%                             | 82,75                                           | 78,40%                      |
| NIM                                                                        | 4,41%                      | 5,58%                              | 126,53                                          | 4,03%                       |
| CASA                                                                       | 44,67%                     | 39,50%                             | 88,43                                           | 42,41%                      |
| BOPO                                                                       | 89,15%                     | 90,11%                             | 101,08                                          | 87,51%                      |
| CAR                                                                        | 22,26%                     | 24,96%                             | 112,13                                          | 29,89%                      |
| Karyawan<br>Employees                                                      | 1.350                      | 1.463                              | 108,37                                          | 1.340                       |
| Kantor Cabang<br>Branch Offices                                            | 32                         | 32                                 | 100,00                                          | 32                          |
| Kantor Cabang Pembantu<br>(dalam setahun)<br>Sub-Branch Office (in a year) | 35                         | 34                                 | 97,14                                           | 34                          |

## Proyeksi Tahun 2024

Memasuki tahun 2024, Bank Artha Graha Internasional telah menetapkan sejumlah target yang tertuang pada Rencana Bisnis Bank (RBB) 2024. Adapun beberapa target yang ditetapkan Bank tahun 2024 dapat dilihat pada tabel di atas.

## 2024 Projections

For 2024, Bank Artha Graha Internasional has set a number of targets as stated in the Bank Business Plan (RBB) 2024. Some of the targets set by the Bank in 2024 are presented in the above table.

## Kebijakan dan Pembagian Dividen

## Dividend Policy and Distribution

### Kebijakan Dividen

Berdasarkan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan Anggaran Dasar Bank, pembagian Dividen dilakukan berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS). Sebelum berakhirnya tahun keuangan, dividen interim dapat dibagikan sepanjang diperbolehkan oleh Anggaran Dasar Bank dan pembagian dividen interim tidak menyebabkan Aset Bersih Bank kurang dari modal ditempatkan dan disetor penuh serta cadangan wajib. Pembagian dividen interim ditetapkan oleh Direksi setelah disetujui Dewan Komisaris.

### Dividend Policy

Based on Law No. 40 of 2007 on Limited Liability Companies and the Bank's Articles of Association, the distribution of Dividends is based on the decision of the General Meeting of Shareholders (GMS). Prior to the end of the financial year, interim dividends may be distributed to the extent permitted by the Bank's Articles of Association and the distribution of interim dividends does not cause the Bank's Net Assets to be less than its issued and fully paid-up capital and statutory reserves. The distribution of interim dividends is determined by the Board of Directors after approval by the Board of Commissioners.



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 27 Juli 2023, Pemegang Saham Bank menyetujui untuk tidak melakukan pembagian dividen karena pada Tahun Buku 2022 seluruh laba bersih Bank dipergunakan untuk memperkuat struktur permodalan dan ekspansi usaha Bank.

Terkait dengan hal tersebut, maka Bank tidak menyajikan informasi terkait: tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non-kas; jumlah dividen per saham (kas dan/atau non-kas); dan jumlah dividen per tahun yang dibayar.

*Through the General Meeting of Shareholders (GMS), the dividend policy is determined by considering the financial condition and health level of the Bank, and guided by the relevant regulations in the banking sector. Based on the decision of the Annual GMS held on July 27, 2023, the Bank's Shareholders agreed not to pay dividends because In the Financial Year 2022 all of the Bank's net profit is used to strengthen the Bank's capital structure and business expansion.*

*Accordingly, the Bank does not present information related to: cash dividend payment date and/or non-cash dividend distribution date; dividend amount per share (cash and/or non-cash); and dividend amount per year paid.*

## Realisasi Penggunaan Dana Hasil Penawaran Umum

Pada tahun 2023, 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 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.

## Realization of the Use of Proceeds From Public Offering

*In 2023, the Bank did 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 the 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. The action was submitted to the Financial Services Authority on December 20, 2021 and recorded in the supervisory administration of the Financial Services Authority in accordance with 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 the public offering.*

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

Pada Tahun 2023, 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.

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

*In 2023, Bank Artha Graha Internasional did not have information regarding investment, expansion, divestment, merger/consolidation, acquisition, debt and capital restructuring, material transactions, affiliated transactions and conflict of interest transactions. Therefore, the Bank does not present information related to: the date, value and object of the transaction; the name of the party conducting the transaction; the nature of the affiliated relationship (if any); an explanation of the fairness of the transaction; fulfillment of the relevant provisions; and in the event of an affiliated relationship, in addition to disclosing the information as intended.*

## 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.
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).

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

The Bank conducts transactions with related parties in the normal course of business. Transactions with related parties are carried out on the same terms and conditions as those with third parties. Related to transactions with related parties, the Bank reported no transactions that contain conflicts of interest.

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

These related parties consist of:

1. A person or a close member of that person's family is related to a reporting entity if that 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 a parent of the reporting entity.
2. An entity is related to a reporting entity if it meets any of the following:
  - a. The entity and the reporting entity are members of the same group (meaning the parent and related entities);
  - b. One entity is an associate or joint venture of another entity (or an associate or joint venture that is a member of a group of which the other entity is a member);
  - c. Both entities are joint ventures of the same third party;
  - d. One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
  - e. The entity is a post-employment benefit plan for employee benefits of either the reporting entity or an entity related to the reporting entity. If the reporting entity is the entity that administers the plan, the sponsoring entity is also related to the reporting entity;
  - f. An entity controlled or jointly controlled by a person identified in (1); and
  - g. The person identified in item (a) has significant influence over the entity or key management personnel of the entity (or a 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 the 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><i>Name of Related Party</i> | Sifat Pihak Berelasi<br><i>Nature of Related Party</i>            | Jenis Transaksi<br><i>Type of Transaction</i>                                                                     |
|-----------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| PT Buanagraha Arthaprima                            | Memiliki Kesamaan Pemegang Saham<br><i>Shareholders in Common</i> | BOT (Build, Operate and Transfer), Giro, dan Deposito Berjangka<br><i>BOT, Demand Deposits, and Time Deposits</i> |
| PT Cerana Arthaputra                                | Pemegang Saham Bank<br><i>Bank Shareholders</i>                   | Jaminan Perusahaan dan Giro<br><i>Corporate Guarantee and Demand Deposits</i>                                     |
| PT Karya Nusantara Permai                           | Pemegang Saham Bank<br><i>Bank Shareholders</i>                   | Jaminan Perusahaan dan Giro<br><i>Corporate Guarantee and Demand Deposits</i>                                     |
| PT Pirus Platinum Murni                             | Pemegang Saham Bank<br><i>Bank Shareholders</i>                   | Jaminan Perusahaan dan Giro<br><i>Corporate Guarantee and Demand Deposits</i>                                     |
| PT Cakra Inti Utama                                 | Pemegang Saham Bank<br><i>Bank Shareholders</i>                   | Giro dan Deposito Berjangka<br><i>Demand Deposits and Time Deposits</i>                                           |
| PT Puspita Bisnispuri                               | Pemegang Saham Bank<br><i>Bank Shareholders</i>                   | Jaminan Perusahaan dan Giro<br><i>Corporate Guarantee and Demand Deposits</i>                                     |
| PT Arthamulia Sentosajaya                           | Pemegang Saham Bank<br><i>Bank Shareholders</i>                   | Jaminan Perusahaan dan Giro<br><i>Corporate Guarantee and Demand Deposits</i>                                     |
| PT Agung Sedayu Propertindo                         | Afiliasi<br><i>Affiliate</i>                                      | Deposito Berjangka<br><i>Time Deposits</i>                                                                        |
| PT Andana Utamagraha                                | Afiliasi<br><i>Affiliate</i>                                      | Giro<br><i>Demand Deposits</i>                                                                                    |
| PT Electronic City Indonesia Tbk                    | Afiliasi<br><i>Affiliate</i>                                      | Giro dan Deposito Berjangka<br><i>Demand Deposits and Time Deposits</i>                                           |
| PT Erajaya Swasembada Tbk                           | Afiliasi<br><i>Affiliate</i>                                      | Giro<br><i>Demand Deposits</i>                                                                                    |
| PT Jakarta International Hotels & Development Tbk   | Afiliasi<br><i>Affiliate</i>                                      | Giro<br><i>Demand Deposits</i>                                                                                    |
| PT Karya Megah Permai                               | Afiliasi<br><i>Affiliate</i>                                      | Giro<br><i>Demand Deposits</i>                                                                                    |
| PT Makmur Jaya Serasi                               | Afiliasi<br><i>Affiliate</i>                                      | Giro<br><i>Demand Deposits</i>                                                                                    |
| PT Tunas Satya Prakarsa                             | Afiliasi<br><i>Affiliate</i>                                      | Giro dan Deposito Berjangka<br><i>Demand Deposits and Time Deposits</i>                                           |
| PT Grahaputra Sentosa                               | Afiliasi<br><i>Affiliate</i>                                      | Giro<br><i>Demand Deposits</i>                                                                                    |
| PT Artha Telekomindo                                | Afiliasi<br><i>Affiliate</i>                                      | Giro dan Deposito Berjangka<br><i>Demand Deposits and Time Deposits</i>                                           |
| PT Danayasa Arthatama                               | Afiliasi<br><i>Affiliate</i>                                      | Giro dan Deposito Berjangka<br><i>Demand Deposits and Time Deposits</i>                                           |
| PT Agung Sedayu                                     | Afiliasi<br><i>Affiliate</i>                                      | Giro dan Deposito Berjangka<br><i>Demand Deposits and Time Deposits</i>                                           |
| PT Agung Sedayu Permai                              | Afiliasi<br><i>Affiliate</i>                                      | Giro dan Deposito Berjangka<br><i>Demand Deposits and Time Deposits</i>                                           |
| PT Multi Artha Pratama                              | Afiliasi<br><i>Affiliate</i>                                      | Giro dan Deposito Berjangka<br><i>Demand Deposits and Time Deposits</i>                                           |
| PT Global Persada Inti                              | Afiliasi<br><i>Affiliate</i>                                      | Giro<br><i>Demand Deposits</i>                                                                                    |
| PT Artha Propertindo Indonesia                      | Afiliasi<br><i>Affiliate</i>                                      | Giro<br><i>Demand Deposits</i>                                                                                    |
| PT Adinusa Puripratama                              | Afiliasi<br><i>Affiliate</i>                                      | Giro dan Deposito Berjangka<br><i>Demand Deposits and Time Deposits</i>                                           |

| Nama Pihak Berelasi<br><i>Name of Related Party</i>                                                                 | Sifat Pihak Berelasi<br><i>Nature of Related Party</i>              | Jenis Transaksi<br><i>Type of Transaction</i>                                      |
|---------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------------------------|
| PT Harapan Sinar Sejahtera                                                                                          | Afiliasi<br><i>Affiliate</i>                                        | Giro<br><i>Demand Deposits</i>                                                     |
| PT Catur Kusuma Abadi Sejahtera                                                                                     | Afiliasi<br><i>Affiliate</i>                                        | Giro dan Deposito Berjangka<br><i>Demand Deposits and Time Deposits</i>            |
| PT Gemilang Inti Persada                                                                                            | Afiliasi<br><i>Affiliate</i>                                        | Giro<br><i>Demand Deposits</i>                                                     |
| PT Artha Graha Network                                                                                              | Afiliasi<br><i>Affiliate</i>                                        | Giro<br><i>Demand Deposits</i>                                                     |
| PT Detik Amita Sakti                                                                                                | Afiliasi<br><i>Affiliate</i>                                        | Giro<br><i>Demand Deposits</i>                                                     |
| PT Lava Pratama Indonesia                                                                                           | Afiliasi<br><i>Affiliate</i>                                        | Giro<br><i>Demand Deposits</i>                                                     |
| PT Lentera Duasatu Propertindo                                                                                      | Afiliasi<br><i>Affiliate</i>                                        | Giro<br><i>Demand Deposits</i>                                                     |
| PT Kharisma Arya Paksi                                                                                              | Afiliasi<br><i>Affiliate</i>                                        | Giro<br><i>Demand Deposits</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<br><i>Buddha Tzu Chi Foundation</i>                                                          | 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, Directors, and Executive Officers</i> | Manajemen dan Karyawan Kunci<br><i>Management and Key Employees</i> | Giro, Tabungan, dan Deposito Berjangka<br><i>Demand, Savings and Time Deposits</i> |

## Realisasi Transaksi Pihak Berelasi

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

## Realization of Related Party Transactions

As for the details of balances with related parties, they are outlined as follows:

| dalam jutaan Rupiah / in million Rupiah                                                        |           |           |
|------------------------------------------------------------------------------------------------|-----------|-----------|
| Uraian<br><i>Description</i>                                                                   | 2023      | 2022      |
| <b>Laporan Posisi Keuangan</b><br><b><i>Statement of Financial Position</i></b>                |           |           |
| Kredit yang Diberikan - Bersih<br><i>Loans - Net</i>                                           | 311.120   | 244.895   |
| Persentase dari Total Kredit yang Diberikan (%)<br><i>Percentage of Total Loans (%)</i>        | 2,56      | 2,39      |
| Persentase dari Total Aset (%)<br><i>Percentage of Total Assets (%)</i>                        | 1,19      | 0,96      |
| Simpanan Nasabah<br><i>Customer Deposits</i>                                                   | 1.219.579 | 1.119.739 |
| Persentase dari Total Simpanan Nasabah (%)<br><i>Percentage of Total Customer Deposits (%)</i> | 5,91      | 5,51      |
| Persentase dari Total Liabilitas (%)<br><i>Percentage of Total Liabilities (%)</i>             | 5,56      | 5,22      |



dalam jutaan Rupiah / in million Rupiah

| Uraian<br><i>Description</i>                                                                                                    | 2023   | 2022   |
|---------------------------------------------------------------------------------------------------------------------------------|--------|--------|
| <b>Laporan Laba Rugi dan Penghasilan Komprehensif Lain</b><br><i>Statement of Profit or Loss and Other Comprehensive Income</i> |        |        |
| Pendapatan Bunga<br><i>Interest Income</i>                                                                                      | 15.342 | 17.440 |
| Persentase dari Jumlah Pendapatan Bunga (%)<br><i>Percentage of Total Interest Income (%)</i>                                   | 3,05   | 1,21   |
| Beban Bunga<br><i>Interest Expenses</i>                                                                                         | 15.422 | 5.757  |
| Persentase dari Jumlah Beban Bunga (%)<br><i>Percentage of Total Interest Expense (%)</i>                                       | 3,07   | 1,17   |
| Beban Manajemen Kunci<br><i>Key Management Expenses</i>                                                                         | 37.126 | 29.363 |
| Persentase dari Jumlah Beban Tenaga Kerja (%)<br><i>Percentage of Total Labor Expenses (%)</i>                                  | 13,26  | 11,06  |
| Beban Sewa<br><i>Rent Expense</i>                                                                                               | 24.187 | 22.570 |
| Persentase dari Jumlah Beban Operasi (%)<br><i>Percentage of Total Operating Expenses (%)</i>                                   | 4,10   | 5,25   |

## 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.

## Fairness and Reasons for the Transaction

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.

## 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.

## Fulfillment of Related Rules and Regulations

In carrying out transactions with related parties, the Bank refers to the applicable regulations as follows:

1. Bank Indonesia Regulation No. 8/13/PBI/2006 on the Amendment to PBI No. 7/3/PBI/2005 on the Maximum Lending Limit of Commercial Banks;
2. Financial Services Authority Regulation No. 15/POJK.03/2018 on the Maximum Lending Limit or Maximum Fund Disbursement Limit of Banks to Encourage Tourism Sector Growth and Increase Foreign Exchange;
3. Financial Services Authority Regulation No. 32/POJK.03/2018 on the Maximum Lending Limit and Provision of Large Funds for Commercial Banks;
4. Financial Services Authority Regulation No. 38/POJK.03/2019 regarding Amendments to Financial Services Authority Regulation No. 32/POJK.03/2018 regarding Maximum Lending Limit and Provision of Large Funds for Commercial Banks; and
5. Financial Services Authority Regulation No. 42/POJK.04/2020 regarding Affiliated Transactions and Conflict of Interest Transactions.

## Komitmen dan Kontinjensi

## Commitments and Contingencies

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 2023 Total liabilitas komitmen dan kontinjensi sebesar Rp534 miliar.

The Bank has commitments to provide loan facilities to customers as well as contingencies in the form of guarantees provided both in the form of bank guarantees and *stand-by L/C*. Cumulatively, in 2023, total commitment and contingent liabilities amounted to IDR534 billion.

| dalam jutaan Rupiah / in million Rupiah                                                                 |           |           |
|---------------------------------------------------------------------------------------------------------|-----------|-----------|
| Uraian<br>Description                                                                                   | 2023      | 2022      |
| <b>Tagihan Komitmen</b><br><i>Commitment Receivables</i>                                                |           |           |
| Pembelian Spot dan <i>Forward</i> Valuta Asing<br><i>Purchases of Foreign Exchange Spot and Forward</i> | 421.161   | 31.168    |
| <b>Liabilitas Komitmen</b><br><i>Commitment Liabilities</i>                                             |           |           |
| Fasilitas Kredit kepada Debitur yang Belum Digunakan<br><i>Unused Credit Facilities to Debtors</i>      | (466.698) | (649.478) |
| Irrevocable L/C yang Masih Berjalan<br><i>Outstanding Irrevocable Letters of Credit</i>                 | -         | (8.533)   |
| Penjualan Spot dan <i>Forward</i> Valuta Asing<br><i>Sale of Foreign Exchange Spot and Forward</i>      | (208.905) | (31.168)  |
| Komitmen - Bersih<br><i>Commitment - Net</i>                                                            | (254.442) | (658.011) |
| <b>Tagihan Kontinjensi</b><br><i>Contingent Receivables</i>                                             |           |           |
|                                                                                                         | 6.178     | 6.178     |
| <b>Liabilitas Kontinjensi</b><br><i>Contingent Payables</i>                                             |           |           |
| Garansi yang Diterbitkan<br><i>Guarantees Issued</i>                                                    | (24.759)  | (30.733)  |
| Setoran Titipan<br><i>Deposits</i>                                                                      | (104.691) | (109.538) |
| Lain-Lain<br><i>Other</i>                                                                               | (156.692) | (117.482) |
| Kontinjensi - Bersih<br><i>Contingent - Net</i>                                                         | (279.964) | (251.575) |
| Liabilitas Komitmen dan Kontinjensi - Bersih<br><i>Commitment and Contingent Liabilities - Net</i>      | (534.406) | (916.586) |



## 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 pengaksep-an 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 Impediments to Transfer of Funds Between the Bank and Other Entities Within a Business Group

The Bank has no restrictions in operational procedures related to the transfer of Customer funds, both in the form of incoming transfers and outgoing transfers between the Bank and other entities in one business group. In the implementation, the Bank still requires the completeness of supporting documents from the Customer before accepting the Fund Transfer Order for Foreign Exchange (LLD) transactions in the form of outgoing fund transfers in the form of foreign exchange with an equivalent value above 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 Activities of Banks and Customers.

## Transaksi-Transaksi Penting Lainnya Dalam Jumlah Yang Signifikan

Bank Artha Graha Internasional tidak melaksanakan transaksi-transaksi penting lainnya dalam jumlah yang signifikan pada tahun 2023.

## Other Significant Transactions in Significant Amount

Bank Artha Graha Internasional did not conduct any other significant transactions in 2023.

## Perubahan Peraturan Perundang-Undangan dan Dampaknya Terhadap Perusahaan pada Tahun 2023

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 2023 dan dampaknya terhadap kinerja Bank adalah sebagai berikut:

## Changes in Laws and Regulations and Their Impact on the Company in 2023

The Bank conducted a review of new regulations and amendments to existing regulations to identify the possible impact of the changes and the Bank's compliance with these regulations. A description of the regulations and amendments that are effective throughout 2023 and their impact on the Bank's performance is as follows:



| No. | Nama Peraturan Perundang-undangan<br><i>Laws and Regulations</i>                                                                                                                                                                                                                                                                                                | Penjelasan<br><i>Explanation</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Pengaruh Terhadap Bank<br><i>Impact on the Bank</i>                                                                                                                                                                                                                 |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | 23/13/PADG/2021 tanggal 2 Agustus 2021 Perihal: Laporan Bank Umum Terintegrasi (Perubahan Kedua atas PADG No. 21/23/PADG/2019).<br><br><i>23/13/PADG/2021 dated August 2, 2021 concerning Integrated Commercial Bank Report (Second Amendment to PADG No. 21/23/PADG/2019).</i>                                                                                 | <ul style="list-style-type: none"> <li>- Penambahan sumber informasi pembentuk laporan di luar sistem <i>core banking</i>.</li> <li>- Penambahan ketentuan PADG No. 23/5/PADG/2021 (Perubahan pertama atas PADG No. 21/23/PADG/2019).</li> <li>- Penyesuaian surat penyampaian koreksi dokumen <i>underlying</i> informasi transaksi SPOT dan Derivatif sesuai dengan PADG No. 23/5/PADG/2021.</li> <li>- <i>Addition of information sources that form reports outside the core banking system.</i></li> <li>- <i>Addition of PADG No. 23/5/PADG/2021 (First amendment to PADG No. 21/23/PADG/2019).</i></li> <li>- <i>Adjustment of correction letter of underlying documents for SPOT and Derivative transaction information in accordance with PADG No. 23/5/PADG/2021.</i></li> </ul> | <p>Telah dilakukan penyesuaian SEO No. 249.02.0 tanggal 11 Januari 2023 Perihal: Laporan Bank Umum Terintegrasi.</p> <p><i>Adjustment has been made to SEO No. 249.02.0 dated January 11, 2023 concerning Integrated Commercial Bank Report.</i></p>                |
| 2   | POJK No. 27 Tahun 2022 tanggal 26 Desember 2022 Perihal: Perubahan Kedua atas POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.<br><br><i>POJK No. 27 of 2022 dated December 26, 2022 concerning Second Amendment to POJK No. 11/POJK.03/2016 concerning the Minimum Capital Adequacy of Commercial Banks.</i>                     | <ul style="list-style-type: none"> <li>- Penambahan ketentuan regulator.</li> <li>- Perubahan aturan mengenai <i>Countercyclical Buffer</i> dan <i>Capital Surcharge</i> untuk bank Sistemik.</li> <li>- Penambahan Risiko Pasar dalam perhitungan ATMR.</li> <li>- Penambahan perhitungan <i>exposure</i> terhadap lembaga <i>central counterparty</i> dalam perhitungan permodalan.</li> <li>- <i>Addition of regulatory provisions.</i></li> <li>- <i>Changes in rules regarding Countercyclical Buffer and Capital Surcharge for Systemic banks.</i></li> <li>- <i>Addition of Market Risk in the calculation of RWA.</i></li> <li>- <i>Addition of exposure calculation to central counterparty institutions in capital calculation.</i></li> </ul>                                  | <p>Telah dilakukan penyesuaian PKP No. 360101.04.0 tanggal 10 Agustus 2023 Perihal: Kewajiban Penyediaan Modal Minimum.</p> <p><i>Adjustment has been made to PKP No. 360101.04.0 dated August 10, 2023 concerning Minimum Capital Adequacy Requirement.</i></p>    |
| 3   | PADG No. 5 Tahun 2023 tanggal 31 Juli 2023 Perihal: Perubahan Kedua atas PADG No. 21/28/PADG/2019 tentang Pemantauan Kegiatan Lalu Lintas Devisa Bank dan Nasabah.<br><br><i>PADG No. 5 Year 2023 dated July 31, 2023 concerning: Second Amendment to PADG No. 21/28/PADG/2019 concerning Monitoring of Foreign Exchange Activities of Banks and Customers.</i> | <ul style="list-style-type: none"> <li>- Penambahan ketentuan PADG No. 5 Tahun 2023 dan PADG No. 24/26/PADG/2022.</li> <li>- Penyesuaian ketentuan terkait cara pelaporan transaksi LLD sampai dengan USD 10.000 yang dapat dilaporkan secara gabungan.</li> <li>- Penyesuaian teknis pelaporan kegiatan LLD oleh Bank terkait kewajiban pemasukan dan penempatan DHE SDA.</li> <li>- <i>Addition of provisions to PADG No. 5 Year 2023 and PADG No. 24/26/PADG/2022.</i></li> <li>- <i>Adjustment of provisions related to the reporting of LLD transactions up to USD 10,000 that can be reported in a combined manner.</i></li> <li>- <i>Technical adjustments to the reporting of LLD activities by banks related to the obligation to enter and place DHE SDA.</i></li> </ul>        | <p>Telah dilakukan penyesuaian SEO No. 142.10.0 tanggal 8 November 2023 Perihal: Pelaporan Transaksi Lalu Lintas Devisa.</p> <p><i>Adjustments have been made to SEO No. 142.10.0 dated November 8, 2023 concerning Foreign Exchange Transaction Reporting.</i></p> |



| No. | Nama Peraturan Perundang-undangan<br><i>Laws and Regulations</i>                                                                                                                                                                                                                                                                                                                                                                                                                      | Penjelasan<br><i>Explanation</i>                                                                                                                                                                                                                                                                                                                                                                           | Pengaruh Terhadap Bank<br><i>Impact on the Bank</i>                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4   | POJK No. 8 Tahun 2023 tanggal 14 Juni 2023 Perihal: Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan.<br><br><i>POJK No. 8 of 2023 dated June 14, 2023 concerning Implementation of Anti-Money Laundering Program, Prevention of Financing of Terrorism, and Prevention of Financing of Proliferation of Weapons of Mass Destruction in the Financial Services Sector.</i> | <ul style="list-style-type: none"> <li>- Penambahan serta penyesuaian penyusunan kebijakan dan prosedur program APU, PPT &amp; PPPSPM sesuai POJK No. 8 Tahun 2023.</li> <li>- <i>Addition and adjustment to the preparation of policies and procedures for AML, CFT &amp; PPPSPM programs in accordance with POJK No. 8 of 2023.</i></li> </ul>                                                           | <p>Telah dilakukan penyesuaian SEO No. 138.10.0 tanggal 15 November 2023 Perihal: Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT &amp; PPPSPM).</p> <p><i>Adjustments have been made to SEO No. 138.10.0 dated November 15, 2023 concerning Anti-Money Laundering, Terrorism Financing Prevention, and Weapons of Mass Destruction Proliferation Financing Prevention (AML, CFT &amp; PPPSPM).</i></p> |
| 5   | SEOJK No. 3/SEOJK.03/2021 tanggal 15 Januari 2021 Perihal: Pelaporan dan Permintaan Informasi Debitur Melalui Sistem Layanan Informasi Keuangan.<br><br><i>SEOJK No. 3/SEOJK.03/2021 dated January 15, 2021 concerning Reporting and Request for Debtor Information Through the Financial Information Service System.</i>                                                                                                                                                             | <ul style="list-style-type: none"> <li>- Penambahan hak akses user Aplikasi Intelsys.</li> <li>- Perubahan penanggung jawab atas permintaan informasi debitur.</li> <li>- <i>Addition of Intelsys Application user access rights.</i></li> <li>- <i>Changes in the person in charge of debtor information requests.</i></li> </ul>                                                                         | <p>Telah dilakukan penyesuaian SEK No. 121.02.0 tanggal 1 November 2023 Perihal: Sistem Layanan Informasi Keuangan (SLIK).</p> <p><i>Adjustments have been made to SEK No. 121.02.0 dated November 1, 2023 concerning Financial Information Service System (SLIK).</i></p>                                                                                                                                                                                                          |
| 6   | PADG No. 4 Tahun 2023 tanggal 31 Juli 2023 Perihal: Devisa Hasil Ekspor dan Devisa Pembayaran Impor.<br><br><i>PADG No. 4 Year 2023 dated July 31, 2023 concerning Foreign Exchange Export Proceeds and Foreign Exchange Import Payments.</i>                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>- Penambahan PBI No. 7 Tahun 2023 dan PADG No. 4 Tahun 2023.</li> <li>- Penambahan pengaturan terkait <i>documentary collection</i> serta sandi tujuan transaksi.</li> <li>- <i>Addition of PBI No. 7 of 2023 and PADG No. 4 of 2023.</i></li> <li>- <i>Addition of arrangements related to documentary collection and transaction purpose password.</i></li> </ul> | <p>Telah dilakukan penyesuaian PAP No. 61701.03.1 tanggal 27 Oktober 2023 Perihal: Penerimaan Devisa Hasil Ekspor dan Penarikan Devisa Utang Luar Negeri.</p> <p><i>Adjustment has been made to PAP No. 61701.03.1 dated October 27, 2023 concerning Receipt of Foreign Exchange Export Proceeds and Foreign Debt Withdrawal.</i></p>                                                                                                                                               |

| No. | Nama Peraturan Perundang-undangan<br><i>Laws and Regulations</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Penjelasan<br><i>Explanation</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Pengaruh Terhadap Bank<br><i>Impact on the Bank</i>                                                                                                                                                                                                                                           |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7   | PADG No. 13 Tahun 2023 tanggal 29 September 2023 Perihal: Penguatan Kualitas Pelaku dan Penyelenggaraan Self-Regulatory Organization Di Pasar Uang dan Pasar Valas.<br><br>PBI No. 6 Tahun 2023 tanggal 27 Juni 2023 Perihal: Pasar Uang dan Pasar Valuta Asing.<br><br><i>PADG No. 13 Year 2023 dated September 29, 2023 concerning Strengthening the Quality of Actors and Implementation of Self-Regulatory Organization in Money Market and Forex Market.</i><br><br><i>PBI No. 6 of 2023 dated June 27, 2023 concerning Money Market and Foreign Exchange Market.</i> | - Pengaturan mengenai cakupan produk Pasar Uang dan Pasar Valuta Asing, Harga Acuan, Perizinan Produk, pelaku Pasar Uang dan/atau Pasar Valuta Asing dan Infrastruktur Pasar Keuangan maupun Pelindungan Konsumen.<br><br><i>Regulations regarding the scope of Money Market and Foreign Exchange Market products, Reference Prices, Product Licensing, Money Market and/or Foreign Exchange Market actors and Financial Market Infrastructure as well as Consumer Protection.</i> | Telah disusun Pedoman Kebijakan Pengelolaan Dana No. 28101.01.0 tanggal 8 November 2023 Perihal: Pasar Uang dan Pasar Valuta Asing<br><br><i>Fund Management Policy Guidelines No. 28101.01.0 dated November 8, 2023 concerning Money Market and Foreign Exchange Market has been issued.</i> |

## Perubahan Kebijakan Akuntansi

Terdapat sejumlah revisi dan amandemen PSAK dan ISAK yang diterbitkan oleh Dewan Standar Akuntansi Keuangan (DSAK) - IAI yang relevan untuk Bank, yang berlaku efektif untuk laporan keuangan pada tanggal 31 Desember 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.
- Penyesuaian Tahunan 2020 - PSAK No. 71, "Instrumen Keuangan - Imbalan dalam pengujian "10 persen" untuk penghentian pengakuan liabilitas keuangan". Amendemen 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.

## Changes in Accounting Policy

There are a number of revisions and amendments to PSAK and ISAK issued by the Financial Accounting Standards Board (DSAK) - IAI that are relevant to the Bank, which are effective for financial statements as of December 31, 2023:

- Amendments to PSAK 1: "Presentation of Financial Statements" regarding the disclosure of accounting policies which changes the term "significant" to "material" and provides an explanation of material accounting policies";
- Amendment to PSAK 1: "Presentation of Financial Statements" regarding the classification of liabilities;
- Amendment to PSAK 16: "Fixed Assets" on intensive pre-use results;
- Amendment to PSAK 25: "Accounting Policies, Changes in Accounting Estimates and Errors" on the definition of "accounting estimate" and its explanation;
- Amendment to PSAK 46: "Income Taxes" on Deferred Taxes related to Assets and Liabilities arising from a Single Transaction.
- Annual Adjustment 2020 - PSAK No. 71, "Financial Instruments - Fees under the "10 percent" test for derecognition of financial liabilities". The amendment clarifies the costs that an entity includes when assessing whether the terms of a new or modified financial liability are substantially different from the terms of the original financial liability.



Saat ini, Bank sedang mengevaluasi dan belum menetapkan dampak dari PSAK yang dikeluarkan dan direvisi tersebut terhadap laporan keuangannya.

*Currently, the Bank is evaluating and has not determined the impact of the issued and revised PSAK on its financial statements.*

## 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.

Hasil penilaian mandiri (*self-assessment*) Bank terhadap Tingkat Kesehatan Bank pada akhir tahun 2023 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".

## Bank Health Level

*The Bank conducts a self-assessment of the Bank's Health Level every semester guided by OJK Regulation No. 4/POJK.03/2016 concerning Health Level Assessment of Commercial Banks using a risk approach (Risk Based Bank Rating) with the scope of assessment including Risk Profile, Good Corporate Governance, Earnings, and Capital factors to produce a composite rating of the Bank's Health Level.*

*The results of the Bank's self-assessment of the Bank's Health Level at the end of 2023 obtained a composite rating of "Healthy" or PK-2. This reflects that "The Bank's condition was generally healthy and was considered capable of facing significant negative effects from changes in business conditions and other external factors reflected in the rating of assessment factors, including risk profile, governance implementation, profitability, and capital which are generally good. In the event that there are weaknesses, these weaknesses are generally less significant".*

## Prospek Usaha

Perekonomian global masih penuh tantangan, namun ada harapan perbaikan di tahun 2024. Pertumbuhan global yang diperkirakan melambat ke level 2,8% di tahun 2023, diprediksi mengalami akselerasi menjadi 3,0% di tahun 2024. Tekanan inflasi global diperkirakan terus mereda di tahun 2024 yang diikuti pelonggaran moneter. Tekanan inflasi di banyak negara diperkirakan sudah melewati puncaknya sejak tahun 2023, dan terus termoderasi hingga tahun 2024. Dengan tekanan inflasi yang mereda, tren pengetatan moneter agresif juga terus berkurang dan bahkan diperkirakan terjadi pelonggaran di banyak negara utama. Namun demikian, tingkat suku bunga diprediksi relatif masih tinggi walaupun sudah terjadi pembalikan arah kebijakan moneter menjadi lebih longgar.

Dalam industri perbankan, perkembangan *digital banking* terus mendukung kemudahan transaksi ekonomi. Pesatnya perkembangan teknologi digital dan internet serta perubahan pola belanja masyarakat turut mendorong perkembangan *digital banking*. Dalam satu dekade terakhir, perkembangan transaksi *Automatic Teller Machine* (Anjungan Tunai Mandiri), kartu debit, kartu kredit, dan uang elektronik menunjukkan tren peningkatan. Nilai transaksi *digital banking* diperkirakan akan terus meningkat pada

## Business Outlook

*The global economy remains challenging, but there is hope for improvement in 2024. Global growth, which is expected to slow to 2.8% in 2023, is expected to accelerate to 3.0% in 2024. Global inflationary pressures are expected to continue to ease in 2024, followed by monetary easing. Inflationary pressures in many countries are expected to have passed their peaks since 2023, and continue to moderate through 2024. With inflationary pressures easing, the trend of aggressive monetary tightening also continues to diminish and easing is even expected in many major countries. Nevertheless, interest rates are predicted to remain relatively high despite the reversal of monetary policy direction to become looser.*

*In the banking industry, the development of digital banking continues to support the ease of economic transactions. The rapid development of digital technology and the internet as well as changes in people's shopping patterns have also encouraged the development of digital banking. In the last decade, the development of Automatic Teller Machine (ATM) transactions, debit cards, credit cards, and electronic money has shown an increasing trend. The value of digital banking transactions was expected to continue to increase*

tahun 2023 tumbuh 22,1% (yoy). Kemudahan sumber pendanaan juga menjadi daya tarik perusahaan *fintech* sebagai alternatif pinjaman bank.

Dalam menghadapi tahun 2024, 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* dimana rencana strategis Bank di tahapan *Sustainable Business Expansion*.

Bank berkeinginan untuk terus tumbuh menjadi lebih baik dan mengambil peran sebagai *agent of development* bagi industri perbankan di Indonesia. Pada tahun 2024, Bank akan senantiasa bergerak pada koridor ketentuan yang ada, dengan sigap meraih peluang serta berpegang pada prinsip kehati-hatian dan memperhatikan kesehatan Bank dan selalu berupaya mencapai hasil yang semakin maksimal.

*in 2023, growing 22.1% (yoy). The ease of funding sources is also an attraction for fintech companies as an alternative to bank loans.*

*In facing 2024, the Bank will continue to implement prudent business growth, cost efficiency and optimization of resources to achieve the targets set by the Bank, and focus on Human Capital. The acquisition process of 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 is in the Sustainable Business Expansion stage.*

*The Bank intends to continue to grow for the better and take the role as an agent of development for the banking industry in Indonesia. In 2024, the Bank will always move in the corridor of existing regulations, swiftly seize opportunities and adhere to the principle of prudence and pay attention to the health of the Bank and always strive to achieve maximum results.*

## TINJAUAN PENDUKUNG BISNIS

### BUSINESS SUPPORT REVIEW

#### Human Capital

##### Strategi Pengembangan Human Capital

Untuk mewujudkan salah satu butir misi-nya, yaitu "Mengembangkan sumber daya manusia yang handal dan berdedikasi", Bank Artha Graha Internasional terus menjalankan program kerja pengembangan Sumber Daya Manusia (SDM) pada jangka pendek dan menengah diselaraskan dengan Rencana Bisnis Bank dan Rencana Jangka Panjang Bank.

Bank Artha Graha Internasional memiliki tujuan besar yaitu Bank mampu menarik dan mempertahankan talenta terbaik Indonesia yang memiliki kapabilitas unggul dengan tingkat produktivitas yang tinggi untuk mencapai tujuan strategis dan target bisnis Bank.

Program-program pengembangan *Human Capital* (bukan program pelatihan) yang dijalankan tahun 2023, yaitu Regenerasi dan *Engagement*.

#### Human Capital

##### Human Capital Development Strategy

To actualize one of its mission points, namely "Developing reliable and dedicated human resources", Bank Artha Graha Internasional continues to carry out Human Capital development work programs in the short and medium term in line with the Bank's Business Plan and Long Term Plan.

Bank Artha Graha International's main objective is to draw in and keep Indonesia's top talents, who have outstanding competencies and high productivity levels, in order to accomplish the strategic goals and business goal of the bank.

Human Capital development programs (Non-training program) has implemented in 2023, namely Regeneration and Engagement.





## Realisasi Pengembangan *Human Capital* 2023

Selama periode tahun 2023, Direktorat *Human Capital* telah melaksanakan sejumlah inisiatif dan program kerja sesuai dengan target atau rencana pengembangan *Human Capital* yang telah ditetapkan oleh Bank untuk tahun 2023 sebagai berikut:

### 1. Organisasi efektif untuk mendukung model bisnis

Untuk mendukung pencapaian target bisnis, *Human Capital* perlu melakukan perubahan organisasi melalui akuisisi, penempatan dan atau perampingan karyawan. Jenjang karir *flexible* yang sudah berjalan juga akan dilanjutkan sehingga *sustainability* posisi strategis tetap berjalan.

### 2. Leadership strengthening pada Senior level

Penguatan kepemimpinan pada *Senior Level* juga akan menjadi salah satu fokus *Human Capital*. Salah satunya adalah program *Tour of Duty* untuk meningkatkan wawasan dan menambah *networking* juga akan terus dijalankan.

### 3. Kaderisasi

Transformasi *frontliner* akan menjadi salah satu program kaderisasi untuk karyawan level bawah dan menengah. Pelatihan percepatan karir bagi *new comer* juga terus dilakukan guna mencari calon kader baru yang berkualitas.

### 4. Manajemen kinerja dan Engagement

*Pay for performance* akan menjadi salah satu *reward* atas kinerja karyawan dengan memberikan insentif bagi karyawan pada direktorat bisnis dan *frontliner*. Untuk meningkatkan hubungan antar karyawan dengan manajemen maka dilakukan beberapa program terkait pemantauan aktivitas karyawan dan mendukung komunitas karyawan.

## Realization of *Human Capital* Development in 2023

In 2023, the *Human Capital* Directorate has implemented a number of initiatives and work programs in accordance with the *Human Capital* development targets or plans set by the Bank for 2023 as follows:

### 1. Effective organization to support the business model

*Human Capital* must implement organizational changes through staff hiring, placement, and/or downsizing in order to support the accomplishment of corporate goals. The continued existence of flexible career paths is essential in order to guarantee the sustainability of strategic roles.

### 2. Leadership strengthening at Senior level

One of *Human Capital*'s priorities will be building senior leadership, and projects like the *Tour of Duty* program to improve understanding and expand networking will still be implemented.

### 3. Cadre Development

*Frontliner* transformation will be one of the regeneration programs for low and middle level employees. Career acceleration training for new comers will also continue to recruit qualified new cadres.

### 4. Performance Management and Engagement

*Pay for performance* will be one of the rewards for employee performance by providing incentives for employees in business directorates and frontliners. To improve the relationship between employees and management, several programs were carried out related to monitoring employee activities and supporting employee communities.

## Kebijakan dan Pelaksanaan Manajemen *Human Capital*

### Rekrutmen

Bank memiliki berbagai *channel* rekrutmen yang memberikan kesempatan bagi berbagai lapisan masyarakat untuk bergabung bersama Bank Artha Graha Internasional. Pelaksanaan rekrutmen karyawan tahun 2023 dilakukan melalui berbagai *channel* rekrutmen dari eksternal maupun internal untuk memastikan pemenuhan karyawan di unit kerja sesuai dengan kebutuhan jumlah maupun kapabilitas. Pelaksanaan rekrutmen di Bank telah menerapkan kesetaraan *gender* dan kesempatan bagi penyandang disabilitas.

## *Human Capital* Management Policy and Implementation

### Recruitment

Bank Artha Graha International offers possibilities for people from different social strata to apply through a variety of recruitment methods. In 2023, hiring new employees was conducted through a variety of internal and external recruitment channels in order to guarantee that the work unit is staffed with enough people to meet its capacity and number of needs. In the process of hiring, the Bank included possibilities for gender equality and people with impairments.

Sepanjang tahun 2023, Bank telah melakukan rekrutmen sebanyak 250 orang karyawan baru untuk berbagai posisi.

*Throughout 2023, the Bank recruited as much as 250 new employees for diverse positions.*

## Penilaian Kinerja

Penilaian kinerja karyawan Bank Artha Graha Internasional dilaksanakan secara konsisten dan berkesinambungan, setiap 2 (dua) kali dalam setahun. Penilaian kinerja karyawan Bank dilakukan metode *Performance Management* yang dilakukan secara objektif dengan berlandaskan pada indikator yang telah ditetapkan sebelumnya.

## Performance Appraisal

*Bank Artha Graha Internasional's employee performance appraisal is conducted consistently and continuously, twice a year. The performance assessment of the Bank's employees is carried out by the Performance Management method which is carried out objectively based on predetermined 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 which will be combined with the fulfillment of technical competencies of employees 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:

*The indicators that can be measured in Performance Management are:*

### I. Key Performance Indicator (KPI)

### I. Key Performance Indicator (KPI)

#### A. Pilar A (Karakter)

#### A. Pillar A (Character)

##### a) Dasar :

##### a) Basis:

1. Kesetiaan
2. Kejujuran/Integritas
3. Kedisiplinan
4. Tanggung jawab
5. Konsistensi
6. Penguasaan pekerjaan
7. Kepekaan Sosial
8. Toleransi keberagaman

1. Loyalty
2. Honesty/Integrity
3. Discipline
4. Responsibility
5. Consistency
6. Job mastery
7. Social sensitivity
8. Tolerance of diversity

##### b) Manajerial :

##### b) Managerial:

1. Kemampuan memecahkan masalah
2. Perencanaan kerja
3. Inisiatif
4. *Leadership*
5. *Negotiation skills*
6. *Communication skills*

1. Problem solving ability
2. Work planning
3. Initiative
4. Leadership
5. Negotiation skills
6. Communication skills

#### B. Pilar B (Kinerja) :

#### B. Pillar B (Performance):

1. *Financial Performance*
2. *Customer Franchise*
3. *Internal Process*
4. *People & Development*

1. Financial Performance
2. Customer Franchise
3. Internal Process
4. People & Development

#### C. Pilar C (*Credit Penalty*)

#### C. Pillar C (*Credit Penalty*)

## Pengembangan Karier

Pengembangan karier merupakan salah satu strategi untuk mempersiapkan, mengembangkan, dan mempertahankan karyawan yang bertalenta. Bank memberikan kesempatan yang sama kepada seluruh karyawan di setiap level organisasi untuk dapat mengembangkan kariernya di Bank sesuai dengan kemampuan dan kompetensi yang dimiliki.

## Career Development

*Career development is one of the methods to prepare, develop, and retain talented workers. The Bank provides equal chances to all employees at every level of the organization to be able to develop their careers in the Bank in accordance with their talents and competences.*



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 647 karyawan dengan berbagai posisi di sepanjang tahun 2023.

## Pengembangan Kompetensi

Seluruh karyawan Bank memiliki hak yang sama untuk mengikuti berbagai program pengembangan kompetensi guna mendorong peningkatan kualitas dan produktivitas kerja. Melalui program tersebut, setiap karyawan dibekali berbagai materi yang berkaitan dengan dinamika industri perbankan, seperti pertumbuhan bisnis, layanan dan produk baru, pengembangan produk digital, serta penerapan manajemen risiko dan tata kelola Bank.

Agar pelaksanaannya lebih terarah dan tepat sasaran, Bank telah menyusun 4 (empat) jenis kegiatan pengembangan kompetensi sebagai berikut.

1. **Pelatihan Operasional**  
Memberikan/meningkatkan pengetahuan serta keterampilan para peserta terkait pengelolaan operasional perbankan sehingga dapat meningkatkan kinerjanya.
2. **Pelatihan Kredit**  
Membekali/meningkatkan pengetahuan serta keterampilan para peserta terkait pengelolaan kredit & marketing.
3. **Pelatihan Manajerial**  
Membekali pengetahuan serta keterampilan para peserta terkait bidang manajerial/*soft skill* (*Leadership* dan keterampilan mengelola Karyawan/pekerjaan).
4. **Pelatihan Lainnya**  
Membekali/meningkatkan pengetahuan dan keterampilan peserta di luar pengetahuan perbankan, tetapi masih ada kaitan dengan pengelolaan perbankan (*Human Capital*, *IT*, *Legal*, dll).

*The Bank has implemented a career development policy as stipulated in HR Circular Letter No. 003.02.0 regarding Promotion and Demotion Provisions. This career development is implemented as it affects the level of Employee satisfaction. Therefore, the Bank provides equal opportunities to all Employees to develop their careers based on competencies and needs. Bank Artha Graha Internasional implemented career development for 647 employees with various positions throughout 2023.*

## Competency Development

*All employees of the Bank have the same rights to participate in various competency development programs to encourage the improvement of work quality and productivity. Through these programs, each employee is equipped with various materials related to the dynamics of the banking industry, such as business growth, new services and products, digital product development, as well as the implementation of risk management and Bank governance.*

*In order to ensure that the implementation is more focused and targeted, the Bank has organized 4 (four) types of competency development activities as follows.*

1. **Operational Training**  
*To provide or to improve participants' knowledge and abilities in the area of managing banking operations in order to enhance their performance.*
2. **Credit Training**  
*To improve the participants' knowledge and skills related to credit management & marketing.*
3. **Managerial Training**  
*Giving participants the information and competencies necessary for managerial and soft skills development (leadership and job management).*
4. **Other Training**  
*Empowering or improving participants' expertise in areas unrelated to banking, but nevertheless relevant to banking management (Human Capital, IT, Legal, etc.).*

## Pelaksanaan Pengembangan Kompetensi

## Implementation of Competency Development

|                                                                              |                                                                                                                                                                                                                                  |
|------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Jumlah program yang diselenggarakan</b><br><i>Number of programs held</i> | 461 pelatihan/kegiatan sosialisasi<br><i>461 training/socialization activities</i>                                                                                                                                               |
| <b>Metode pelaksanaan program</b><br><i>Program implementation methods</i>   | Onsite dan Online<br><i>Onsite and Online</i>                                                                                                                                                                                    |
| <b>Fokus program</b><br><i>Program focus</i>                                 | Pemenuhan kewajiban Sertifikasi SPPUR dan Kaderisasi SO Kepala Kantor Layanan serta <i>Team Leader</i><br><i>Fulfillment of SPPUR Certification obligations and Cadreization of SO Heads of Service Offices and Team Leaders</i> |
| <b>Biaya pelaksanaan program</b><br><i>Program implementation costs</i>      | Rp 10.255.863.398,-<br><i>IDR 10,255,863,398,-</i>                                                                                                                                                                               |

## Remunerasi

Remunerasi merupakan hak yang diberikan kepada karyawan atas kinerja dan tanggung jawab yang telah dilakukan. Bank Artha Graha Internasional senantiasa memberikan remunerasi yang kompetitif dan berpedoman pada prinsip *pay for performance*, *internal equity*, dan *external competitiveness*.

Pemberian remunerasi diharapkan mampu memotivasi dan mempertahankan karyawan terbaik untuk memenuhi SDM yang profesional dan berkualitas, sehingga pertumbuhan bisnis Bank dapat tercapai. Penetapan remunerasi juga turut memperhatikan kondisi keuangan Bank, jenjang dan bobot, serta pencapaian kinerja karyawan.

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.

Remunerasi yang diberikan oleh Bank terdiri *fix* dan *variable*. Komponen *fix* terdiri dari gaji dan *cash subsidy* sesuai dengan jenjang jabatan. Sementara komponen *variable*, terdiri dari 2 (dua) jenis, yaitu insentif dan bonus. Insentif diberikan kepada karyawan di fungsi penjualan (*sales*), baik pendanaan (*funding*) maupun pinjaman (*lending*), serta fungsi penagihan (*collection*). Bonus diberikan kepada karyawan berprestasi di *support function*.

Selain itu, Bank memberikan komponen benefit berupa subsidi iuran Badan Penyelenggaraan Jaminan Sosial (BPJS) Kesehatan, BPJS Ketenagakerjaan, dan fasilitas asuransi kesehatan sesuai dengan jenjang dan kapasitas karyawan. Kebijakan remunerasi tersebut dievaluasi secara berkala oleh Bank dengan tujuan memastikan prinsip *fairness* diterapkan dengan objektif, serta untuk membedakan apresiasi kepada karyawan berdasarkan jenjang jabatan dan kontribusi yang diberikan (*performance based*).

## 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.

## Remuneration

*Remuneration is the right given to employees for their performance and responsibilities. Bank Artha Graha Internasional always provides competitive remuneration based on the principles of pay for performance, internal equity, and external competitiveness.*

*The remuneration is expected to motivate and retain the best employees to fulfill professional and qualified human resources, so that the Bank's business growth can be achieved. The Bank's financial health, its level and weight, and the accomplishment of staff performance goals are all taken into consideration when determining compensation.*

*Bank Artha Graha Internasional's remuneration policy also complies with the provisions contained in OJK Regulation No. 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks.*

*Remuneration provided by the Bank consists of fixed and variable components. The fixed component consists of salary and cash subsidy in accordance with the position. Meanwhile, the variable component consists of 2 (two) types, namely incentives and bonuses. Incentives are given to employees in the sales function, both funding and lending, as well as the collection function. Bonuses are given to outstanding employees in the support function.*

*In addition, the Bank provides a benefit component in the form of subsidized contributions to the Health Social Security (BPJS Kesehatan), Employment Social Security (BPJS Ketenagakerjaan), and health insurance facilities in accordance with the level and capacity of employees. The remuneration policy is evaluated periodically by the Bank with the aim of ensuring the principle of fairness is applied objectively, as well as to differentiate appreciation to employees based on the level of position and contribution (performance based).*

## Industrial Relations

*The Bank requires an industrial relations policy to maintain business continuity, develop a positive work environment, foster employee pride, and offer a favorable standing with outside parties.*

*It is known that improving industrial relations can lead to better working conditions, productivity, competitiveness, and quality of work. Furthermore, The state of labor relations also reflects how well the Bank is implementing Good Corporate Governance.*



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.

*In developing industrial relations, the Bank refers to Law No. 13 of 2003 concerning Manpower, Law No. 2 of 2022 concerning Job Creation and Government Regulation No. 35 of 2021 concerning Fixed Time Work Agreements, Outsourcing, Working Time and Rest Time and Termination of Employment, therefore the Bank provides freedom to all employees to obtain their rights by joining the Labor Union.*

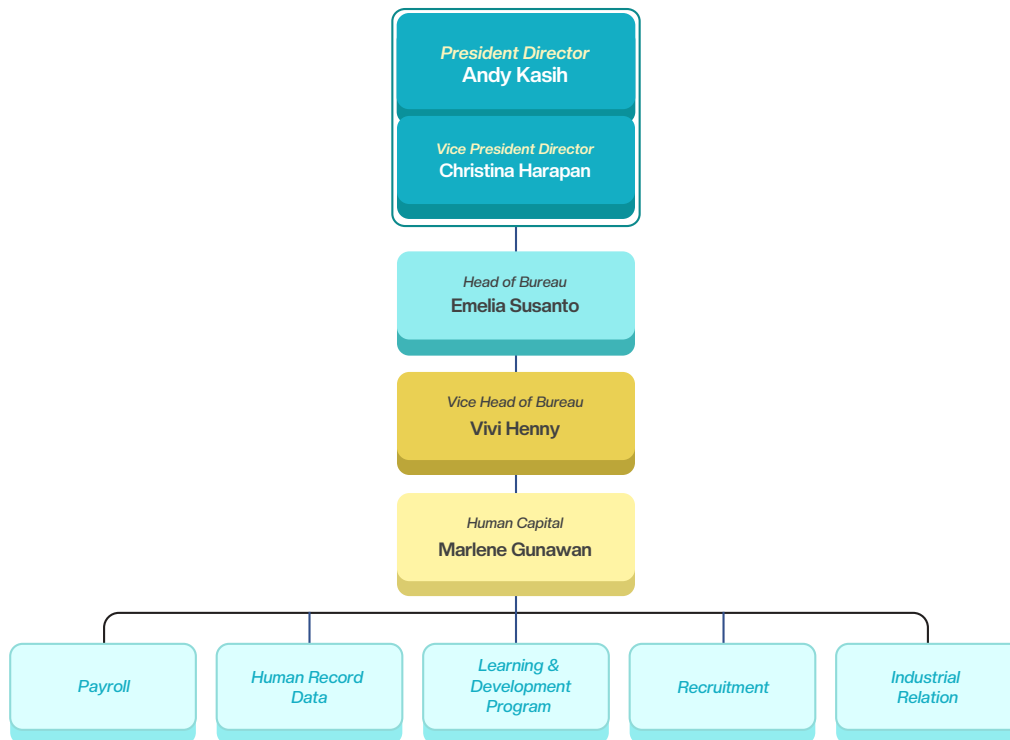
*Within Bank Artha Graha Internasional, there is a trade union organization, namely IKAJIH Unit. The management of the labor union has been prepared by the Bank and ratified by all its members. The management produces rules/regulations that have been mutually agreed between employers and employees in 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.*

## Pengelola Human Capital

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 *Human Capital* terdiri dari *Executive Officer Payroll*, *Executive Officer Human Record Data*, *Executive Officer Learning & Development*, *Executive Officer Recruitment*, dan *Executive Officer Industrial Relations*.

## Human Capital Management

*Human Capital Management at Bank Artha Graha Internasional is under the Deputy Director of Human Capital who is assisted by 5 (five) Executive Officers responsible for Human Capital management consisting of Executive Officer Payroll, Executive Officer Human Record Data, Executive Officer Learning & Development, Executive Officer Recruitment, and Executive Officer 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.

*Although they have different duties and responsibilities, the five Executive Officers are an inseparable unit that covers the entire Human Capital management process 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 is committed to comprehensive Human Capital management, from the hiring process through employee retirement. Every step of the procedure is completed in compliance with the relevant laws and rules. In addition, Bank Artha Graha Internasional also has internal policies that regulate the technical implementation of each Human Capital management process.*

Beberapa kebijakan internal Bank yang terkait dengan pengelolaan *Human Capital* antara lain:

1. Ketentuan Penilaian Karyawan dalam SE HC 024.03.0;
2. Ketentuan Pemilihan dan Penilaian Kader/Kaderisasi dalam SE HC 057.02.0;
3. Ketentuan Skema Pemberian *Reward* Karyawan dalam SE HC 060.01.0;
4. Ketentuan Kepala Kantor Layanan *Development* Program dalam SE HC 050.02.0; dan
5. Ketentuan Rekrutmen, Seleksi, dan Penerimaan Karyawan dalam SE HC 006.02.0.

*Some of the Bank's internal policies related to Human Capital management include:*

1. *Employee Appraisal Provisions in SE HC 024.03.0;*
2. *Provisions on Cadre Selection and Assessment/Cadre Development in SE HC 057.02.0;*
3. *Provisions on Employee Reward Scheme in SE HC 060.01.0;*
4. *Provisions of Head of Service Office Development Program in SE HC 050.02.0; and*
5. *Provisions on Employee Recruitment, Selection, and Acceptance in SE HC 006.02.0.*

Bank secara berkala melakukan peninjauan terhadap kebijakan-kebijakan tersebut untuk memastikan kesesuaiannya dengan peraturan perundang-undangan yang berlaku.

*The Bank periodically reviews these policies to ensure compliance with the prevailing laws and regulations.*

## Rencana Pengembangan *Human Capital* tahun 2024

## Rencana Pengembangan *Human Capital* tahun 2024

Bank Artha Graha Internasional menetapkan 2 (dua) sasaran strategis untuk tahun 2024, yaitu :

1. Regenerasi
2. *Engagement* Karyawan yang potensial

*Bank Artha Graha Internasional sets 2 (two) strategic goals for 2024, namely:*

1. *Regeneration*
2. *Engagement of potential employees*

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

*The following are the plans of action and tactics developed to accomplish the aforementioned goals:*

1. *Re-arrange organization*  
Pencapaian target bisnis yang lebih segmented merupakan salah satu strategi yang digunakan dengan memperkuat pemetaan pembagian wilayah dengan mempertimbangkan kekuatan hukum *Human Capital* didalamnya. *Re-arrange organization* dilakukan melalui penempatan karyawan sesuai kompetensi yang dimiliki baik *technical* maupun *soft skill*, dilengkapi dengan kinerja dan kedisiplinan yang berkelanjutan dengan program jenjang karir yang *flexible*.

1. *Rearranging the organization*  
A possible approach for achieving more segmented business aims is to improve the mapping of regional divisions by taking Human Capital's strength into factored in. Rearranging organization is carried out through the placement of employees according to their competencies, both technical and soft skills, equipped with sustainable performance and discipline with a flexible career path program.



## 2. *Shaping the new future*

Untuk mempersiapkan kader jangka panjang, Bank secara terus menerus melakukan *development skill* bagi seluruh karyawan, dan penyusunan *advance career programme* kepada kader terpilih baik dalam bentuk pelatihan dalam kelas maupun pembinaan dalam pekerjaan untuk memperkuat *analytical thinking, creative thinking*, membangun *networking, entrepreneurship* dan jiwa kepemimpinan serta mendukung *positive culture* untuk meningkatkan *engagement* kader terpilih.

## 3. *Empowering Human Capital*

Penentuan spesifikasi yang tepat bagi karyawan baru merupakan salah satu strategi yang diperkuat oleh Bank untuk meningkatkan kualitas *Human Capital* yang baru bergabung dengan Bank. Energi baru dan motivasi kerja yang muncul dari generasi muda akan memberikan budaya kerja yang lebih *agile*, lebih optimis dan lebih cepat dalam merespon proses digitalisasi dan transformasi secara berkesinambungan yang pada akhirnya akan meningkatkan kinerja bisnis Bank.

## 2. *Shaping the new future*

*To prepare long-term cadres, the Bank continuously conducts skill development for all employees, and prepares advance career programs for selected cadres in the form of classroom training and on-the-job coaching to strengthen analytical thinking, creative thinking, build networking, entrepreneurship and leadership and support positive culture to increase engagement of selected cadres.*

## 3. *Empowering Human Capital*

*Establishing appropriate requirements for newly recruited employees is one of the methods the Bank has reinforced to enhance the quality of Human Capital who have recently joined in the bank. The younger generation's renewed enthusiasm and drive for work will create an environment at work that is faster, more positive, and more agile. The Bank's business performance in the future will be improved by continuously adapting to the process of digitalization and transformation.*

## Teknologi Informasi dan Perbankan Digital

Teknologi Informasi (TI) berperan penting dalam mendukung aktivitas operasional Bank, termasuk dalam memenuhi kebutuhan nasabah agar lebih efektif dan efisien. Pemanfaatan TI di Bank Artha Graha Internasional dilakukan dengan mengembangkan layanan digital, yakni mengintegrasikan layanan *mobile banking* sehingga memudahkan nasabah dalam mengakses layanan perbankan kapan pun dan dimana pun.

### Strategi Teknologi Informasi

Teknologi informasi (TI) memiliki peran yang sangat penting dalam mendukung bisnis Bank. Untuk itu, dilakukan penyusunan Rencana Strategis Teknologi Informasi yang dijadikan acuan dalam pengembangan inisiatif TI maupun pemenuhan infrastruktur dan keamanan TI.

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.

## Information Technology and Digital Banking

Information Technology (IT) plays an important role in supporting the Bank's operational activities, including in meeting customer needs to be more effective and efficient. Bank Artha Graha Internasional utilizes IT by developing digital services, integrating mobile banking services to enable customers to access banking services anytime and anywhere.

### Information Technology Strategy

Information technology (IT) has a very important role in supporting the Bank's business. For this reason, an Information Technology Strategic Plan was developed to serve as a reference in the development of IT initiatives as well as the fulfillment of IT infrastructure and security.

Several strategic measures were set in accordance with the bank's policy direction to support various new product and activity plans, namely:

- 1 *Evaluation and integration of business processes through technology implementation and system integration, so that execution in the field can run in accordance with regulations and compliance.*

2. Akselerasi kapabilitas IT dalam mendukung optimalisasi proses bisnis untuk mendukung kehandalan produk dan layanan digital untuk meningkatkan akuisisi, transaksi dan penyaluran kredit.
3. Penguatan pengukuran dan pengawasan proses digitalisasi dan *cyber security* dari aspek risiko dan kredit.

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*, *eCommerce*, *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 penyelarasan *roadmap* teknologi informasi dengan teknologi terkini untuk mendukung bisnis bank secara berkelanjutan serta penguatan *cyber security* dan *digital maturity*.

2. Acceleration of IT capabilities in supporting business process optimization to support the reliability of digital products and services to increase acquisitions, transactions and lending.
3. Strengthening of the measurement and supervision of digitalization and *cyber security* processes from the risk and credit aspects.

The short-term target to be achieved in the next one year to implement the above strategic steps is 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 bank and customer security aspects.

The medium-term target to be achieved is to strengthen *Human Capital* that can realize the bank's strategic direction through the development of technical competencies, *soft skills* and *leadership* as well as mastery of the digital banking business. In addition, aligning the information technology roadmap with the latest technology to support the bank's business in a sustainable manner as well as strengthening *cyber security* and *digital maturity*.

## Program Strategis Teknologi Informasi dan Perbankan Digital Tahun 2023

1. Pengembangan Fitur *API Management*, *Mobile Apps* dan *Internet Banking*
  - a. Pengembangan fasilitas *internet banking* untuk fitur transaksi *payroll*, *hard token*, serta fasilitas *virtual account*.
  - b. Penambahan *biller* untuk fasilitas *mobile banking* dan *internet banking* bisnis, seperti *biller* PBB, PDAM, *Voucher games*.
  - c. Pengembangan fitur otomatisasi *cashback* untuk *channel mobile banking* guna mendukung pemberian program promosi yang *seamless*.
  - d. Implementasi standar nasional *open banking* BI SNAP (Standar Nasional *Open API* Sistem Pembayaran) agar sesuai dengan standar yang diterapkan oleh Bank Indonesia, yang memudahkan *partner* dalam melakukan integrasi sistem milik Bank.
  - e. Penambahan *Services* dari *Open Banking API existing* untuk kebutuhan *B2B Partner*.
  - f. Penambahan fitur baru pada layanan *agi digital apps*, meliputi program otomatis *cashback*, *push* notifikasi transaksi, serta penambahan *biller* baru pada layanan digital app *agi*, seperti PDAM dan PBB serta pembelian tiket *Formula E*.

## Strategic Program for Information Technology and Digital Banking in 2023

1. *API Management*, *Mobile Apps* and *Internet Banking* Feature Development
  - a. Development of *internet banking* facilities for *payroll* transaction features, *hard tokens*, and *virtual account* facilities.
  - b. Addition of *billers* for *mobile banking* and *business internet banking* facilities, such as *PBB billers*, *PDAM*, *games vouchers*.
  - c. Development of *cashback* automation feature for *mobile banking channel* to support *seamless promotional program* delivery.
  - d. Implementation of the national *open banking* standard BI SNAP (*National Standard Open API Payment System*) to comply with the standards applied by Bank Indonesia, which makes it easier for *partners* to integrate the Bank's system.
  - e. Addition of *Services* from the existing *Open Banking API* for *B2B Partner* needs.
  - f. Addition of new features to *agi digital apps* services, including automatic *cashback* programs, *push* notification of transactions, as well as the addition of new *billers* to *agi digital app* services, such as *PDAM* and *PBB* and *Formula E* ticket purchases.



2. Pengembangan fitur guna mendukung operasional dan pelaporan Bank
  - a. Penerapan SMS dan *email* untuk *push notification*.
  - b. Perubahan bisnis proses *Teller T24* untuk limitasi transaksi dan *approval*.
  - c. Perubahan proses otorisasi transaksi dan penambahan menu *T24 Grahacall*.
  - d. Perubahan *flow* pengiriman SMS *reminder Loan H-3*.
  - e. Pembuatan otomasi dan sentralisasi pelaporan regulator seperti Antasena, SLIK, LPS, SCV, Obox, Obligor dan PSAK 71.
  - f. Penambahan *field* di *core T24* untuk kebutuhan *Digital Lending*.
  - g. Penambahan menu laporan *RTGS outgoing* dan *incoming* di *core T24*.
  - h. Penambahan *template* rekonsiliasi sesuai *partner*.
  - i. *Implementasi Big Data* dalam mendukung bisnis dan operasional untuk proses data serta *dashboard monitoring*.
  - j. *Implementasi layanan CMS (Collection Management System)* guna mendukung fungsi *Collection Bank*.
3. Penguatan infrastruktur dan peningkatan sistem keamanan di internal
  - a. Penerapan menu *scramble* data dan pembatasan akses mesin non produksi.
  - b. Menggunakan konsep *single point of truth* sebagai pusat sumber data yang handal dan mengimplementasikan model kematangan data untuk meningkatkan efektivitas dan efisiensi dalam pengelolaan serta pemanfaatan data perusahaan.
  - c. Penerapan ISO 27001, pelaksanaan audit TI, *penetration testing* berkala, serta *self-assesment* uji ketahanan *cyber*.
  - d. *Penetration Testing* terhadap beberapa aplikasi dengan kategori *high risk*.
  - e. Melanjutkan penerapan *active directory* di seluruh area cabang, bersamaan dengan pelaksanaan *upgrading operating system* komputer *client*.
  - f. Penerapan sosialisasi terkait penerapan pengamanan sistem melalui *email blast* atau kelas terbatas pada karyawan bank.

2. *Feature development to support the Bank's operations and reporting*
  - a. *Implementation of SMS and email for push notification.*
  - b. *Teller T24 business process changes for transaction limitation and approval.*
  - c. *Changes to transaction authorization process and addition of T24 Grahacall menu.*
  - d. *Changes to the flow of sending SMS reminders Loan H-3.*
  - e. *Automation and centralization of regulatory reporting such as Antasena, SLIK, LPS, SCV, Obox, Obligor and PSAK 71.*
  - f. *Addition of fields in core T24 for Digital Lending needs.*
  - g. *Addition of RTGS outgoing and incoming report menu in core T24.*
  - h. *Addition of reconciliation templates according to partners.*
  - i. *Implementation of Big Data in supporting business and operations for data processing and dashboard monitoring.*
  - j. *Implementation of CMS (Collection Management System) to support the Bank's Collection function.*
3. *Strengthening infrastructure and improving internal security systems*
  - a. *Implementation of data scramble menu and non-production machine access restrictions.*
  - b. *The use of the single point of truth concept as a reliable data source center and implementing a data maturity model to increase effectiveness and efficiency in the management and utilization of company data.*
  - c. *Implementation of ISO 27001, IT audit, periodic penetration testing, and cyber resilience test self-assessment.*
  - d. *Penetration Testing of several applications with high risk categories.*
  - e. *Continuation of active directory in all branch areas, along with upgrading the operating system of client computers.*
  - f. *Familiarization of the system security through email blasts or limited classes for bank employees.*

## Keamanan Siber

Seiring dengan perkembangan teknologi informasi dan kebutuhan akan digitalisasi untuk memudahkan nasabah dalam melakukan transaksi perbankan, Bank memiliki inisiatif untuk meningkatkan keamanan siber (*cyber security*). Hal ini tidak terlepas dari mitigasi terhadap serangan siber yang muncul seiring dengan berpindahannya preferensi layanan nasabah dari *channel* konvensional (cabang/*onsite*) menjadi *channel* digital.

## Cyber Security

Along with the development of information technology and the need for digitalization to facilitate customers in conducting banking transactions, the Bank has an initiative to improve cyber security. This is inseparable from mitigating cyber attacks that arise along with the shift in customer service preferences from conventional channels (branches/*onsite*) to digital channels.



Sebagai upaya memperkuat keamanan siber secara terus menerus, Bank Artha Graha Internasional berkomitmen meningkatkan perlindungan infrastruktur, jaringan, aplikasi, dan data. Penguatan *Security Monitoring Center* dan manajemen risiko keamanan siber untuk transaksi digital merupakan bagian dari peningkatan kewaspadaan keamanan siber.

Untuk meningkatkan keamanan transaksi dalam rangka memastikan nasabah terlindungi dari kejahatan (*fraud*) online dan internet, Bank juga menerapkan sistem-sistem keamanan yang bertaraf internasional guna mencegah maupun mendeteksi adanya transaksi mencurigakan.

Berdasarkan aturan Otoritas Jasa Keuangan terkait ketahanan dan keamanan siber perbankan, bank harus sudah memastikan bahwa layanannya sudah memenuhi standar keamanan yang minimal. Namun begitu perlu juga kiranya menerapkan strategi tambahan agar sistem keamanan mereka bisa lebih optimal. Berikut merupakan beberapa strategi yang dapat diterapkan dalam dunia perbankan untuk menjaga keamanan siber, berdasarkan pengalaman dan *best practices* di dunia.

1. Menyediakan kebijakan dan prosedur terkait pengamanan siber yang mengatur antara lain kebijakan penggunaan kata sandi yang kuat, kebijakan akses terbatas serta pengaturan untuk melindungi dan mengamankan data nasabah.
2. Menerapkan kebijakan akses ke sistem dengan penggunaan sandi yang kompleks, serta melakukan peninjauan secara teratur karyawan yang memerlukan akses yang diberikan ijin khusus.
3. Menerapkan sistem pemantauan dan pengawasan yang kuat untuk mendeteksi aktivitas mencurigakan, untuk mengidentifikasi upaya masuk yang tidak sah, kegiatan mencurigakan di dalam jaringan dengan menggunakan aplikasi SIEM / SOC.
4. Melindungi jaringan data dengan penggunaan *firewall*, enkripsi data. Serta memperbaharui jaringan dan infrastruktur secara teratur untuk mengatasi celah kerentanan.
5. Mengidentifikasi dan memperbaiki kerentanan dalam kode aplikasi, jaringan dan sistem secara keseluruhan melalui pelaksanaan uji penetrasi *testing* dan audit keamanan oleh pihak independen secara berkala.
6. Pelatihan keamanan siber untuk semua karyawan untuk meningkatkan kesadaran terhadap serangan *phishing*, serta pentingnya menjaga kerahasiaan data dan melaporkan aktivitas mencurigakan.
7. Melakukan *review* dan simulasi secara berkala rencana pemulihan bencana dan rencana darurat mencakup langkah-langkah pemulihan bencana, pemulihan data dan pemulihan operasional untuk mengurangi dampak serangan.

*In an effort to strengthen cyber security continuously, Bank Artha Graha Internasional is committed to improving infrastructure, network, application and data protection. Strengthening the Security Monitoring Center and cyber security risk management for digital transactions are part of the increased cyber security vigilance.*

*To improve transaction security to ensure customers are protected from online and internet fraud, the Bank also implements international security systems to prevent and detect suspicious transactions.*

*Based on the Financial Services Authority's rules regarding banking resilience and cybersecurity, the Bank must ensure that its services meet minimum security standards. However, it is also necessary to implement additional strategies so that the security system can be optimized. Here are some strategies that can be applied in the banking world to maintain cyber security, based on experience and best practices in the world.*

1. *Providing policies and procedures related to cybersecurity that regulate, among others, the use of strong passwords, restricted access policies and arrangements to protect and secure customer data.*
2. *Implementing a policy on access to systems with complex passwords, and regularly review employees who require specially authorized access.*
3. *Implementing a robust monitoring and surveillance system to detect suspicious activities, to identify unauthorized entry attempts, suspicious activities within the network by using SIEM/SOC applications.*
4. *Protecting data networks with the use of firewalls, data encryption. As well as regularly updating the network and infrastructure to address vulnerability gaps.*
5. *Identifying and fixing vulnerabilities in application code, network and overall system through the implementation of penetration testing and security audits by independent parties on a regular basis.*
6. *Cybersecurity training for all employees to raise awareness of phishing attacks, as well as the importance of maintaining data confidentiality and reporting suspicious activity.*
7. *Conducting periodic simulation and reviews of disaster recovery plans and emergency plans including disaster recovery, data recovery and operational recovery measures to mitigate the impact of attacks.*





## Disaster Recovery

*Data Center* merupakan pusat pengendali IT dan pengolahan data yang berfungsi sebagai sarana pendukung utama operasional bank dalam bidang TI. Saat ini bank menggunakan 2 (dua) lokasi *Data Center* dimana dimaksudkan untuk menjaga agar layanan TI tetap tersedia apabila terjadi bencana pada *Data Center*, baik secara keseluruhan ataupun sebagian dari peralatan yang ada.

*Disaster Recovery* diberlakukan saat infrastruktur teknologi informasi pada *Data Center* tidak dapat diperbaiki sesuai ketentuan *Bussiness Impact Analysis* (BIA).

Bank memastikan langkah pemulihan bencana, pemulihan data dan pemulihan operasional telah dirinci sesuai fungsi bisnis yang kritikal berdasarkan hasil BIA, dengan melakukan pengujian *Disaster Recovery* terhadap aplikasi secara berkala.

## Disaster Recovery

*Data Center* is an IT control and data processing center that serves as the main supporting facility for bank operations in the IT field. Currently the bank uses 2 (two) *Data Center* locations which are intended to keep IT services available in the event of a disaster at the *Data Center*, either in whole or in part of the existing equipment.

*Disaster Recovery* is applied when the information technology infrastructure in the *Data Center* cannot be repaired according to the provisions of the *Business Impact Analysis* (BIA).

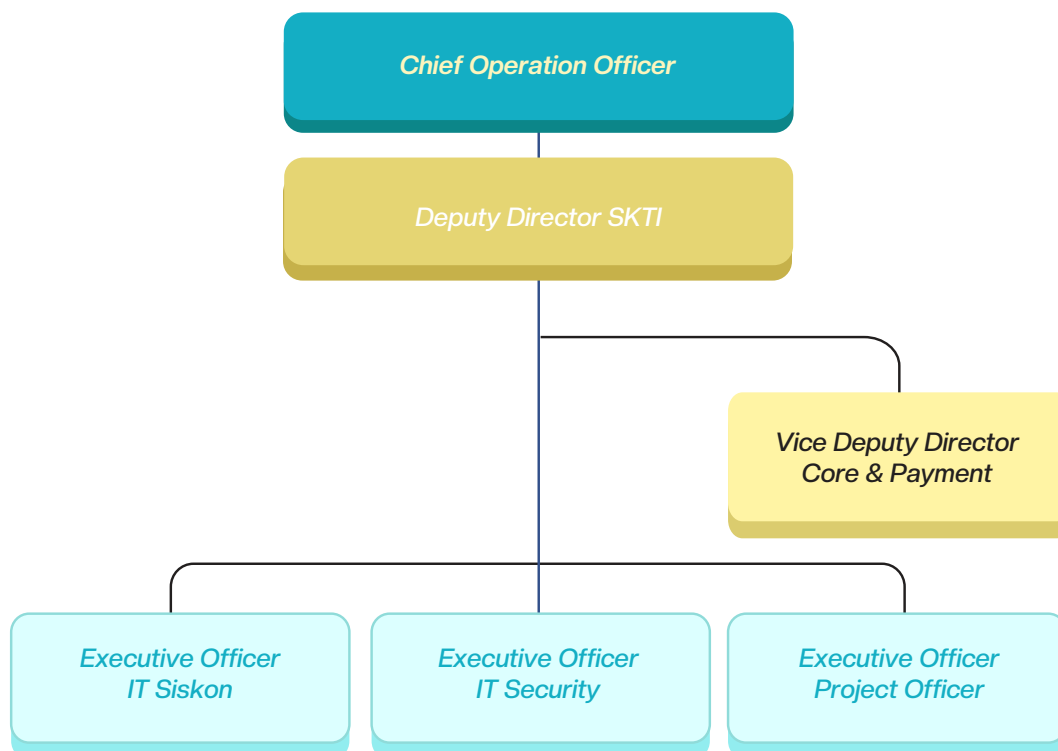
The Bank ensures that disaster recovery, data recovery and operational recovery steps have been detailed according to critical business functions based on the BIA results, by conducting *Disaster Recovery* testing of applications on a regular basis.

## Pengelola TI dan Digital Banking

Penanggung jawab pengelolaan dan pengembangan TI di Bank Artha Graha Internasional berada di bawah Deputi Direktur SKTI yang berada di bawah supervisi Chief Operation Officer.

## IT and Digital Banking Manager

The person responsible for managing and developing IT at Bank Artha Graha Internasional is under the Deputy Director of SKTI who is under the supervision of the Chief Operation Officer.



Adapun tugas dari masing-masing adalah sebagai berikut:

- 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.
- Vice Deputy Director Core & Payment  
Memastikan solusi arsitektur TI mendukung kebutuhan baru dan kegiatan operasional dan bisnis Bank, serta berkoordinasi 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 *partnership* sesuai kebutuhan bisnis.
- Executive Officer IT Siskon  
Memastikan penanganan masalah terkait IT dan permintaan parameter, *user id* aplikasi terpenuhi sesuai dengan SLA dan kebutuhan bisnis. Serta tercapainya tata kelola yang efektif dan efisien terhadap media penyimpan *data*, *source code*, *software*, *technical manual*, *user manual*, kebijakan dan prosedur teknologi informasi (TI), dan dokumen internal lainnya untuk mendukung kelancaran operasional TI.
- Executive Officer IT Security  
Memastikan *logical access control* untuk akses ke sistem, data dan program bank hanya diberikan pada *user* yang diberikan hak dan disetujui manajemen, sehingga penerapan keamanan terkait IT dapat dijalankan sesuai aspek keamanan terhadap sistem.
- Executive Officer Project Officer  
Memastikan pelaksanaan proyek-proyek terkait IT berjalan sesuai kebutuhan bisnis dengan memperhatikan *Software Development Life Cycle (SDLC)*.

The duties of each officer are as follows:

- Deputy Director SKTI  
*Ensuring the needs of application systems and handling of problems related to IT systems handled by vendors in accordance with a clear Service Level Agreement (SLA) and Software Development Life Cycle (SDLC) while still paying attention to the security aspects of systems and databases managed by the Bank so as to support the Bank's operational needs and accommodate the development of digital products according to the needs of customers and cooperating business partners.*
- Vice Deputy Director Core & Payment  
*Ensuring IT architecture solutions support new needs and operational and business activities of the Bank, and coordinating with relevant work units and vendors to ensure the solutions are implemented efficiently. IT architecture solutions are created not only for internal use but also related to partnership integration according to business needs.*
- Executive Officer IT Siskon  
*Ensuring the handling of IT-related issues and requests for parameters, application user IDs are fulfilled in accordance with SLA and business needs. As well as achieving effective and efficient governance of data storage media, source code, software, technical manuals, user manuals, information technology (IT) policies and procedures, and other internal documents to support smooth IT operations.*
- Executive Officer IT Security  
*Ensuring logical access control for access to the bank's systems, data and programs is only granted to authorized users and approved by management, so that the implementation of IT-related security can be carried out in accordance with the security aspects of the system.*
- Executive Officer Project Officer  
*Ensuring the implementation of IT related projects run according to business needs by paying attention to the Software Development Life Cycle (SDLC).*

## 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.

## IT Governance

The existence of IT architecture within the Bank cannot be separated from the implementation of good corporate governance effectively and efficiently in every aspect of the Bank's business. In principle, the implementation of IT systems focuses on improving effectiveness and efficiency, maintaining confidentiality, maintaining integrity, improving availability, compliance, and reliability in terms of information technology operations.



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.

*To support IT governance, management identifies various factors, both internal and external. 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 service quality.*

## **Rencana Pengembangan Teknologi Informasi Dan Perbankan Digital Tahun 2024**

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
2. QRIS (tarik, setor, *transfer*, laku pandai, PPOB dan Cross Border)
3. Pengembangan Internet Banking Bisnis
4. Pengembangan BI-FAST Phase 1 Tahap 2
5. *Digital Lending*
6. *Enterprise Data Services*
7. Pengembangan layanan API *Management*.
  - a. API Dukcapil/e-KYC
  - b. *API Management*
8. Penguatan infrastruktur serta keamanan sistem
  - a. *Re-engineer Core Banking & Infrastruktur Sistem Pembayaran*
  - b. *Pengkinian/update Firewall*
  - c. *Implementasi Active Directory*
  - d. *Upgrade Operating System PC User ke Windows 10/11*
  - e. *Data Warehouse Redesign (Data Lake Integration)*
  - f. *Relokasi Data Center (DC)*
9. Pengembangan serta pembaharuan aplikasi Bank
  - a. *Management User ID*
  - b. *Aplikasi IT Library*
  - c. *Aplikasi untuk Human Capital System*

## **Information Technology and Digital Banking Development Plan for 2024**

*To support the achievement of the above business expansion, the Bank will also undertake initiatives to increase the capacity of infrastructure and service capabilities as well as operational process efficiency such as:*

1. *Continuous AGI Development*
2. *QRIS (withdraw, deposit, transfer, laku pandai, PPOB and Cross Border)*
3. *Business Internet Banking Development*
4. *Development of BI-FAST Phase 1 Stage 2*
5. *Digital Lending*
6. *Enterprise Data Services*
7. *API Management service development.*
  - a. *API Dukcapil/e-KYC*
  - b. *API Management*
8. *Strengthening infrastructure and system security*
  - a. *Re-engineering Core Banking & Payment System Infrastructure*
  - b. *Firewall update*
  - c. *Active Directory Implementation*
  - d. *PC User Operating System Upgrade to Windows 10/11*
  - e. *Data Warehouse Redesign (Data Lake Integration)*
  - f. *Data Center (DC) Relocation*
9. *Development and updating of Bank applications*
  - a. *Management User ID*
  - b. *IT Library Application*
  - c. *Application for Human Capital System*

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# Bab 05

## Tata Kelola Perusahaan

### *Corporate Governance*

Prinsip tata kelola perusahaan yang baik menjadi landasan utama dari strategi pengembangan usaha yang dijalankan Bank. Bukan hanya sekedar untuk memenuhi kewajiban, prinsip tata kelola perusahaan yang baik telah menjadi roh dari operasional Bank Artha Graha Internasional.

*The principles of good corporate governance are the cornerstone of the Bank's business development strategy. In addition to fulfilling obligations, the principles of good corporate governance have become the spirit of Bank Artha Graha Internasional's operations.*



# KOMITMEN DAN KEBIJAKAN PENERAPAN TATA KELOLA PERUSAHAAN

## COMMITMENT AND POLICY ON THE IMPLEMENTATION OF CORPORATE GOVERNANCE

### 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 dan UU No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti UU No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang;
- UU No. 40 Tahun 2007 tentang Perseroan Terbatas sebagaimana telah diubah sebagian dengan UU No. 11 Tahun 2020 tentang Cipta Kerja dan UU No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti UU No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang;
- UU No. 14 Tahun 2008 tentang Keterbukaan Informasi; dan
- UU No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.

### Basis for Corporate Governance Implementation

The implementation of GCG in 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 and Law No. 6 of 2023 on the Stipulation of Government Regulation in lieu of Law No. 2 of 2022 on Job Creation into Law;
- Law No. 40 of 2007 on Limited Liability Companies as partially amended by Law No. 11 of 2020 on Job Creation and Law No. 6 of 2023 on the Stipulation of Government Regulation in lieu of Law No. 2 of 2022 on Job Creation into Law;
- Law No. 14 of 2008 on Information Disclosure; and
- Law No. 4 of 2023 on Financial Sector Development and Strengthening.

### 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;

### Financial Services Authority Regulation (POJK)

- POJK No. 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies;
- POJK No. 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies;
- POJK No. 35/POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies;
- POJK No. 8/POJK.04/2015 concerning Website of Issuers or Public Companies;
- POJK No. 21/POJK.04/2015 on the Implementation of Public Company Governance Guidelines;
- POJK No. 31/POJK.04/2015 concerning Disclosure of Information or Material Facts by Issuers or Public Companies;
- POJK No. 55/POJK.04/2015 regarding the Establishment and Work 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 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;
- 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;
- POJK No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik; dan
- POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
- *POJK No. 4/POJK.03/2016 concerning Health Level Assessment of Commercial Banks;*
- *POJK No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks;*
- *POJK No. 27/POJK.03/2016 concerning Capability and Appropriateness Assessment for Main Parties of Financial Services Institutions;*
- *POJK No. 29/POJK.04/2016 concerning Annual Report of Issuers or Public Companies;*
- *POJK No. 46/POJK.03/2017 concerning Implementation of 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;*
- *POJK No. 31/POJK.04/2015 concerning Disclosure of Information or Material Facts by Issuers or Public Companies; and*
- *POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks;*

## 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 Governansi Korporat Indonesia (PUGKI) 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. 17 tanggal 17 Juli 2023.

## 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 concerning the Form and Content of Annual Reports of Issuers or Public Companies.

## Others

- *General Guidelines for Indonesian Corporate Governance (PUGKI) 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. 17 dated July 17, 2023.*





## Prinsip Tata Kelola Perusahaan

## Principles of Corporate Governance

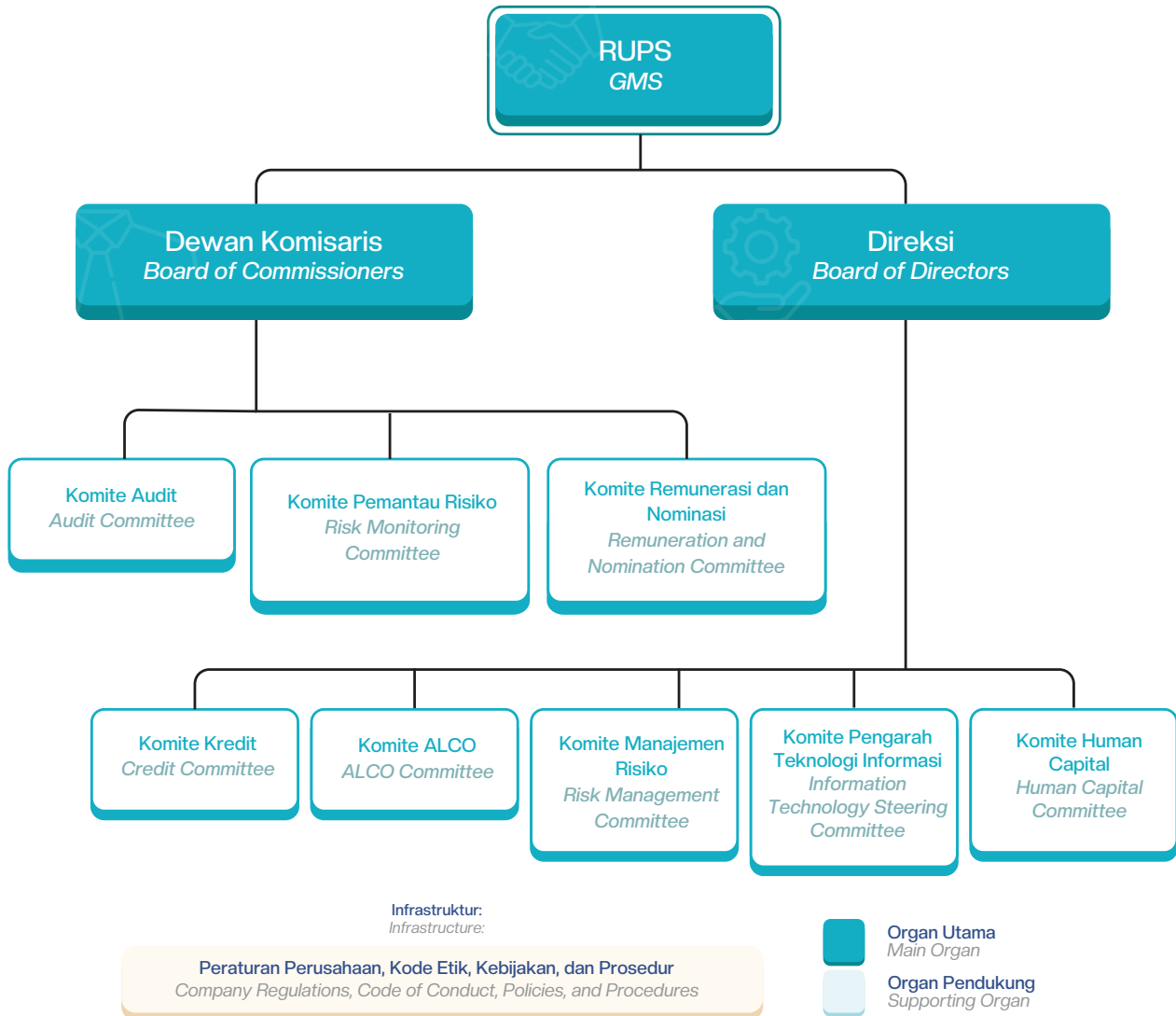
Prinsip-prinsip penerapan GCG yang dilakukan oleh Bank Artha Graha Internasional mengacu pada 5 prinsip dasar yaitu transparansi, akuntabilitas, responsibilitas, independensi, kewajaran dan kesetaraan.

*The principles of GCG implementation carried out by Bank Artha Graha Internasional refer to 5 basic principles namely transparency, accountability, responsibility, independence, fairness, and equality.*

|                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Transparansi</b><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, clear, accurate, and accountable manner, and is easily accessible to Stakeholders in accordance with their rights.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Akuntabilitas</b><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 implements 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>                              |
| <b>Responsibilitas</b><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 the prevailing laws and regulations and authority provisions. In addition, the fulfillment of the Bank's commitment is shown by its concern in carrying out social duties and responsibilities towards the community and environmental sustainability, especially around the operational area.</i></p>                                                                                                                   |
| <b>Independensi</b><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 avoid conflicts of interest and pressure that can affect decision making so that it can be taken objectively and professionally.</i></p>                                                                                                                                                                                                                                                 |
| <b>Kesetaraan dan Kewajaran</b><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 be able to provide input and express opinions for the progress of the Bank which are also adjusted to the capacity of each Stakeholder. In addition, the Bank also provides equal opportunities to each employee in the recruitment and career development process which is carried out fairly and equally and opens access to information in accordance with the principle of transparency.</i></p> |

## STRUKTUR TATA KELOLA

### 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.

Bank Artha Graha Internasional's governance structure refers to the Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies and the Financial Services Authority Regulation on the Implementation of Governance for Commercial Banks, as well as the Bank's Articles of Association.





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 pengurusan 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.

Generally, the roles of the main organs in Bank Artha Graha Internasional's GCG structure are as follows:

1. GMS is an organ that has authority that cannot be given to the Board of Directors or the Board of Commissioners within the limits specified in the Law and/or the Articles of Association;
2. The Board of Commissioners is the organ in charge of conducting general and/or special supervision in accordance with the Articles of Association and advising the Board of Directors; and
3. The Board of Directors is the organ authorized and fully responsible for the management of the Company for the interests of the Company, in accordance with the purposes and objectives of the Company and representing the Company, in accordance with 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 in accordance with their respective functions as mandated in the laws and regulations and the Articles of Association.

In addition to the main organs, Bank Artha Graha Internasional also has supporting organs under the Board of Commissioners and Board of Directors, including:

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.

## Proses Tata Kelola

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.

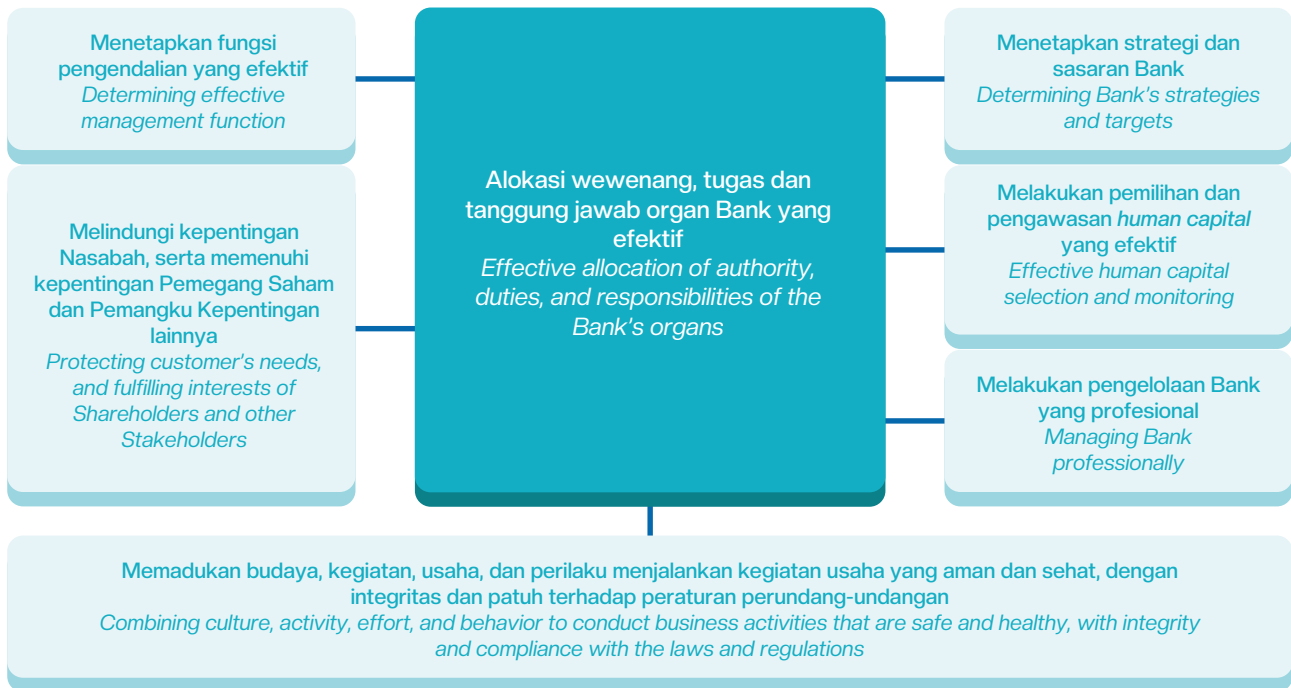
## Governance Process

The governance process is a process of applying the principles of governance supported by the adequacy of corporate governance structures and infrastructure, so as to provide governance results in accordance with stakeholder expectations. The Bank always ensures that GCG implementation can run in accordance with laws and regulations and best practices by enforcing several policies (*soft structure*) related to GCG implementation, namely:

1. Guidelines for the Board of Commissioners and Directors;
2. Committee Guidelines;
3. Code of Ethics;
4. Risk Management Policy; and
5. Audit Charter.

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:

Bank Artha Graha Internasional implements the GCG mechanism in order to integrate all GCG organs that have different responsibilities. The governance mechanism implemented in Bank Artha Graha Internasional is described as follows:



## 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.

The General Meeting of Shareholders (GMS) is the highest organ that has rights and authorities that are not owned by the Board of Directors and the Board of Commissioners within the limits specified in the provisions of laws and regulations and the Company's Articles of Association. The GMS is also a communication medium between Shareholders and the Board of Commissioners and Directors through a forum to submit accountability reports for the implementation of the Bank's duties and performance results to Shareholders.



## 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 Perubahan Anggaran Dasar No. 17 Tahun 2023 tanggal 17 Juli 2023 tentang Perubahan Anggaran Dasar Bank Artha Graha Internasional.

## 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 Electronic General Meeting of Shareholders of Public Companies; and*
4. *Deed of Meeting Resolution and Amendment to Articles of Association No. 17 of 2023 dated July 17, 2023 concerning Amendment to the Articles of Association of 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, penetapan gaji dan tunjangan anggota Direksi serta gaji atau honorarium dan tunjangan anggota Dewan Komisaris, mengangkat atau memberhentikan anggota Direksi atau anggota Dewan Komisaris dan memutuskan hal-hal lain yang diperlukan.
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.

## Type of GMS

*In its implementation, the GMS consists of the Annual GMS and Extraordinary GMS.*

1. *Annual GMS*  
*This GMS is held at the latest 6 (six) months after the end of the financial year. The main agenda of the AGM 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, determining salaries and benefits of members of the Board of Directors as well as salaries or honorarium and benefits of members of the Board of Commissioners, appointing or dismissing members of the Board of Directors or members of the Board of Commissioners and deciding on other necessary matters.*
2. *Extraordinary GMS*  
*The Extraordinary GMS can be conducted at any time according to the needs of the Company 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

## Procedures for Organizing 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 prior to the announcement of the GMS;*
2. *Announcement of GMS to the Shareholders at the latest 14 (fourteen) days prior to the invitation of GMS,*

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.

*excluding the date of announcement and invitation of GMS;*

3. *Invitation to the GMS shall be no later than 21 (twenty-one) days prior to the date of the GMS without taking into account the date of the invitation and the implementation of the GMS;*
4. *Submission of proof of announcement and invitation of the GMS to the Financial Services Authority no later than 2 (two) business days after the issuance of the announcement and invitation; and*
5. *The obligation to make announcement, invitation, rectification of invitation, re-invitation, and announcement of summary of minutes of GMS as referred to in this Financial Services Authority Regulation, for Public Companies whose shares are listed on the stock exchange shall be at least carried out through:*
  - *e-GMS provider website;*
  - *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 Bank.

## Meeting Organization System

*The electronic GMS or e-GMS is an electronic system or facility used to support the GMS. The implementation of this GMS is expected 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 sustainability of the Bank.*

## Pelaksanaan RUPS Tahun 2023

Perseroan menyelenggarakan RUPS Tahunan (RUPST) dan RUPS Luar Biasa (RUPSLB) pada hari Selasa, 27 Juni 2023, pukul 10.18-10.57 WIB bertempat di Flores A Room, Lobby Level Hotel Borobudur Jakarta Jl. Lapangan Banteng Selatan No. 01, Jakarta Pusat 10710.

## Implementation of GMS in 2023

*The Company held an Annual GMS (AGMS) and Extraordinary GMS (EGMS) on Tuesday, June 27, 2023, at 10.18-10.57 WIB at Flores A Room, Lobby of Borobudur Hotel Jakarta Jl. Lapangan Banteng Selatan Number 01, Central Jakarta 10710.*

### Mata Acara Rapat

Agenda RUPST adalah sebagai berikut:

1. Persetujuan Laporan Tahunan, termasuk pengesahan Laporan Keuangan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan Tahun Buku 2022;
2. Penetapan penggunaan Laba Bersih Perseroan Tahun Buku 2022;

### Meeting Agenda

*The AGMS agenda is as follows:*

1. *Approval of the Annual Report, including the ratification of the Financial Statements and the Board of Commissioners Oversight Report of the Financial Year 2022;*
2. *Determination of the use of the Company's Net Profit for Financial Year 2022;*

3. Penunjukan Kantor Akuntan Publik Tahun Buku 2023;
4. Penetapan gaji dan tunjangan anggota Direksi serta gaji atau honorarium dan tunjangan anggota Dewan Komisaris; dan
5. Perubahan Susunan Kepengurusan Perseroan.

Agenda RUPSLB adalah sebagai berikut:

1. Persetujuan Perubahan Anggaran Dasar Perseroan.

## Dewan Komisaris dan Direksi Perseroan yang Hadir dalam Rapat

Dewan Komisaris:

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

## Pimpinan Rapat

Rapat dipimpin oleh Ibu Elizawatie Simon, selaku Komisaris Independen Perseroan berdasarkan Keputusan Dewan Komisaris No. 001/BAGI-KOM/VI/2023 tanggal 23 Juni 2023.

## Kehadiran Pemegang Saham

Rapat telah dihadiri oleh para pemegang saham dan kuasa pemegang saham yang sah, berdasarkan Daftar Pemegang Saham yang dikeluarkan oleh PT Raya Saham Registra selaku Biro Administrasi Efek Perseroan adalah sebagai berikut:

1. RUPST: 17.786.405.952 saham, atau mewakili 87,95% dari 20.223.412.907 saham;
2. RUPSLB: 17.771.857.952 saham, atau mewakili 87,88% dari 20.223.412.907 saham.

## Pengajuan Pertanyaan dan/atau Pendapat

Pemegang saham dan kuasa pemegang saham diberi kesempatan untuk mengajukan pertanyaan dan/atau pendapat untuk tiap mata acara Rapat, namun tidak ada pemegang saham dan kuasa pemegang saham yang mengajukan pertanyaan dan/atau pendapat.

3. Appointment of Public Accountant Firm for Financial Year 2023;
4. 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; and
5. Changes in the Company's Management Structure.

The agenda of the EGMS is as follows:

1. Approval of Amendments to the Company's Articles of Association.

## Board of Commissioners and Directors who Attended the Meeting

Board of Commissioners:

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

## Meeting Chairperson

The meeting was chaired by Mrs. Elizawatie Simon as Independent Commissioner of the Company based on the Decision of the Board of Commissioners No. 001/BAGI-KOM/VI/2023 dated June 23, 2023.

## Shareholder Attendance

The Meeting was attended by shareholders and their authorized proxies, based on the Shareholders Register issued by PT Raya Saham Registra as the Company's Securities Administration Bureau, as follows:

1. AGMS: 17,786,405,952 shares, representing 87.95% of 20,223,412,907 shares;
2. EGMS: 17,771,857,952 shares, representing 87.88% of 20,223,412,907 shares.

## Submission of Questions and/or Opinions

Shareholders and shareholders' proxies were given the opportunity to raise questions and/or opinions for each agenda item, but no shareholders and shareholders' proxies raised questions and/or opinions.



## Mekanisme Pengambilan Keputusan

Pengambilan keputusan seluruh mata acara Rapat dilakukan berdasarkan musyawarah untuk mufakat, dalam hal musyawarah untuk mufakat tidak tercapai, pengambilan keputusan dilakukan dengan pemungutan suara.

## Decision-making Mechanism

Decision-making on all Meeting agenda items is carried out based on deliberation for consensus, in the event that deliberation for consensus is not reached, decision-making is carried out by voting.

## Keputusan Rapat

## Meeting Resolutions

### RUPS Tahunan

### Annual GMS

#### Mata Acara 1

Persetujuan Laporan Tahunan, termasuk pengesahan Laporan Keuangan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan tahun buku 2022.

#### Meeting Agenda 1

Approval of the Annual Report, including the ratification of the Financial Statements and the Board of Commissioners Supervisory Report for financial year 2022.

| Perhitungan Suara<br>Vote Count            |                          |                    |                                            |
|--------------------------------------------|--------------------------|--------------------|--------------------------------------------|
| Setuju<br>Agree                            | Tidak Setuju<br>Disagree | Abstain<br>Abstain | Total Setuju<br>Total Agree                |
| 17.786.405.952 saham   shares<br>(100,00%) | Nihil<br>Nil             | Nihil<br>Nil       | 17.786.405.952 saham   shares<br>(100,00%) |

#### Keputusan

#### Resolutions

1. Menerima baik dan menyetujui Laporan Tahunan Direksi Perseroan untuk Tahun Buku 2022, termasuk didalamnya Laporan Kegiatan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk Tahun Buku 2022;
2. Menerima dan mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2022 yang telah diaudit oleh Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dengan laporannya Nomor Ref :00034/3.0409/AU.1/07/0524-2/1/III/2023, tanggal 29 Maret 2023 dengan Opini menyajikan secara Wajar.

1. Accepted and approved the Annual Report of the Board of Directors for the Financial Year 2022, including the Company's Activity Report and the Board of Commissioners' Supervisory Report for the Financial Year 2022;
2. Received and ratified the Company's Financial Statements for the Financial Year 2022 audited by Public Accounting Firm Kanaka Puradiredja, Suhartono with its report Number Ref: 00034/3.0409/AU.1/07/0524-2/1/III/2023, dated March 29, 2023 with "Present Fairly Opinion".

#### Mata Acara 2

Penetapan penggunaan Laba Bersih Perseroan Tahun Buku 2022

#### Meeting Agenda 2

Determination of the Use of the Company's Net Profit for the Financial Year 2022

| Perhitungan Suara<br>Vote Count           |                                     |                    |                                           |
|-------------------------------------------|-------------------------------------|--------------------|-------------------------------------------|
| Setuju<br>Agree                           | Tidak Setuju<br>Disagree            | Abstain<br>Abstain | Total Setuju<br>Total Agree               |
| 17.778.549.386 saham   shares<br>(99,95%) | 7.856.566 saham   shares<br>(0,05%) | Nihil<br>Nil       | 17.778.549.386 saham   shares<br>(99,95%) |

#### Keputusan

#### Resolution

Menyetujui tidak ada pembagian dividen untuk Tahun Buku yang berakhir pada Tanggal 31 Desember 2022 dan seluruh laba bersih tersebut dipergunakan untuk memperkuat struktur permodalan dan ekspansi usaha Perseroan.

Approved that there would be no dividend distribution for the Financial Year ended December 31, 2022 and that the entire net profit would be used to strengthen the Company's capital structure and business expansion.



### Mata Acara 3

Penunjukan Kantor Akuntan Publik Tahun Buku 2023

### Meeting Agenda 3

Appointment of Public Accountant Firm for Financial Year 2023

| Perhitungan Suara<br>Vote Count            |                          |                    |                                            |
|--------------------------------------------|--------------------------|--------------------|--------------------------------------------|
| Setuju<br>Agree                            | Tidak Setuju<br>Disagree | Abstain<br>Abstain | Total Setuju<br>Total Agree                |
| 17.786.405.952 saham   shares<br>(100,00%) | Nihil<br>Nil             | Nihil<br>Nil       | 17.786.405.952 saham   shares<br>(100,00%) |

#### Keputusan

Menyetujui memberikan kuasa dan/atau mendelegasikan wewenang kepada Dewan Komisaris Perseroan berdasarkan rekomendasi Komite Audit untuk :

1. Menunjuk kembali Kantor Akuntan Publik Kanaka Puradiredja, Suhartono untuk melakukan audit atas buku-buku Perseroan Tahun Buku yang berakhir pada Tanggal 31 Desember 2023 (dua ribu dua puluh tiga), 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 menyelesaikan pemberian jasa audit atas informasi keuangan historis tahunan pada Periode Penugasan Profesional;
2. Menetapkan honorarium dan persyaratan-persyaratan lain sehubungan dengan Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik tersebut.

#### Resolution

Approved to authorize and/or delegate authority to the Board of Commissioners of the Company based on the recommendation of the Audit Committee to perform the following:

1. Re-appointed Public Accounting Firm Kanaka Puradiredja, Suhartono to audit the Company's books for the Financial Year ending on December 31, 2023 (two thousand twenty-three), and/or a substitute Public Accounting Firm that is registered with the Financial Services Authority (OJK), in accordance with the criteria of POJK Number 13/POJK.03/2017 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, and Bank Indonesia and has a reputation, if the appointed Public Accounting Firm cannot complete the provision of audit services for annual historical financial information during the Professional Assignment Period;
2. Determined the honorarium and other requirements in connection with the appointment of the Public Accountant and/or Public Accounting Firm.

### Mata Acara 4

Penetapan gaji dan tunjangan anggota Direksi serta gaji atau honorarium dan tunjangan anggota Dewan Komisaris.

### Meeting Agenda 4

Determination of salaries and benefits of Board of Directors, and salaries or honorarium and benefits of Board of Commissioners.

| Perhitungan Suara<br>Vote Count            |                          |                    |                                            |
|--------------------------------------------|--------------------------|--------------------|--------------------------------------------|
| Setuju<br>Agree                            | Tidak Setuju<br>Disagree | Abstain<br>Abstain | Total Setuju<br>Total Agree                |
| 17.786.405.952 saham   shares<br>(100,00%) | Nihil<br>Nil             | Nihil<br>Nil       | 17.786.405.952 saham   shares<br>(100,00%) |

#### Keputusan

Menyetujui tidak adanya kenaikan gaji dan tunjangan anggota Direksi dan tunjangan anggota Dewan Komisaris.

#### Resolution

Approved no increase in salaries and benefits for members of the Board of Directors and benefits for members of the Board of Commissioners.

## Mata Acara 5

Perubahan Susunan Kepengurusan Perseroan

## Meeting Agenda 5

Changes in the Composition of the Company's Management

| Perhitungan Suara<br>Vote Count           |                                      |                    |                                           |
|-------------------------------------------|--------------------------------------|--------------------|-------------------------------------------|
| Setuju<br>Agree                           | Tidak Setuju<br>Disagree             | Abstain<br>Abstain | Total Setuju<br>Total Agree               |
| 17.772.259.052 saham   shares<br>(99,92%) | 14.146.900 saham   shares<br>(0,08%) | Nihil<br>Nil       | 17.772.259.052 saham   shares<br>(99,92%) |

### Keputusan

### Resolution

1. Memberhentikan dengan hormat Bapak Nicolaus Eko Riwayanto selaku Komisaris Independen dan Bapak Andy Dharma selaku Direktur Perseroan, yang berlaku efektif terhitung sejak ditutupnya Rapat ini dengan mengucapkan terima kasih atas kinerja dan jasa-jasanya selama menjabat selaku Komisaris Independen dan Direktur Perseroan.
2. Memberhentikan dengan hormat Bapak Anas Latief selaku Direktur Kepatuhan/Direktur Independen Perseroan, terhitung sejak efektifnya pengangkatan Bapak Indrastomo Nugroho selaku penggantinya yang akan disebut, dengan mengucapkan terima kasih atas kinerja dan jasa-jasanya selama menjabat selaku Direktur Kepatuhan/Direktur Independen Perseroan.
3. Mengangkat Bapak Indrastomo Nugroho selaku Direktur Kepatuhan/Direktur Independen menggantikan Bapak Anas Latief, berlaku efektif sejak yang bersangkutan memperoleh persetujuan (*Fit and Proper*) dari Otoritas Jasa Keuangan (OJK).
4. Memberhentikan Bapak Indrastomo Nugroho selaku Direktur Perseroan berlaku efektif sejak yang bersangkutan memperoleh persetujuan (*Fit and Proper*) dari OJK selaku Direktur Kepatuhan/Direktur Independen.
5. Mengangkat kembali anggota Dewan Komisaris dan anggota Direksi Perseroan yaitu:

### Dewan Komisaris

1. Bapak Kiki Syahnakri, selaku Komisaris Utama/Komisaris Independen;
2. Bapak Tomy Winata, selaku Wakil Komisaris Utama;
3. Bapak Sugianto Kusuma, selaku Wakil Komisaris Utama.

### Direksi

1. Bapak Andy Kasih, selaku Direktur Utama;
2. Bapak Indra S. Budianto, selaku Direktur.

### Board of Commissioners

1. Mr. Kiki Syahnakri, as President Commissioner/Independent Commissioner;
2. Mr. Tomy Winata, as Vice President Commissioner;
3. Mr. Sugianto Kusuma, as Vice President Commissioner.

### Directors

1. Mr. Andy Kasih, as President Director;
2. Mr. Indra S. Budianto, as Director.



6. Mengangkat anggota Dewan Komisaris dan anggota Direksi Perseroan yaitu:

#### Dewan Komisaris

Ibu Pesta Uli Sitanggang, selaku Komisaris Independen;

\*Berlaku efektif sejak memperoleh persetujuan (Fit and Proper)

#### Direksi

Bapak Handoyo Soedirdja, selaku Direktur

\*Berlaku efektif sejak memperoleh persetujuan (Fit and Proper)

Sehingga susunan anggota Dewan Komisaris dan anggota Direksi 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 : Ibu Elizawatie Simon

Komisaris Independen : Ibu Pesta Uli Sitanggang\*)

\*Efektif setelah diperolehnya persetujuan Fit and Proper Test

#### Direksi

Direktur Utama : Bapak Andy Kasih

Wakil Direktur Utama : Ibu Christina Harapan

Direktur Kepatuhan/

Direktur Independen : Bapak Indrastomo Nugroho\*)

Direktur : Bapak Indra S. Budianto

Direktur : Bapak Handoyo Soedirdja\*)

\*Efektif setelah diperolehnya persetujuan Fit and Proper Test

7. Memberikan kuasa dan wewenang kepada Direksi Perseroan, dengan hak substitusi, untuk menyatakan/ menuangkan keputusan tentang susunan anggota Dewan Komisaris dan Direksi tersebut di atas dalam akta yang dibuat dihadapan 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.

8. Berdasarkan Pasal 26 ayat (1) POJK 55/2016 yang menyatakan bahwa Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan berturut turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen sepanjang Komisaris Independen tersebut menyatakan dalam RUPS mengenai Independensinya, maka dengan itu Bapak Kiki Syahnakri selaku Komisaris Utama/Komisaris Independen telah menyatakan Independensinya yang tertuang dalam Surat Pernyataan Independensi tertanggal 23 Juni 2023.

6. Appointed members of the Board of Commissioners and Board of Directors of the Company, namely:

#### Board of Commissioners

Mrs. Pesta Uli Sitanggang, as Independent Commissioner;

\*Effective since obtaining approval (Fit and Proper)

#### Directors

Mr. Handoyo Soedirdja, as Director

\*Effective since obtaining approval (Fit and Proper).

Accordingly, the composition of the members of the Board of Commissioners and members of the Board of Directors 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 : Mrs. Elizawatie Simon

Independent Commissioner : Mrs. Pesta Uli Sitanggang\*)

\*Effective upon approval of Fit and Proper Test.

#### Directions

President Director : Mr. Andy Kasih

Vice President Director : Mrs. Christina Harapan

Compliance Director/

Independent Director : Mr. Indrastomo Nugroho\*)

Director : Mr. Indra S. Budianto

Director : Mr. Handoyo Soedirdja\*)

\*Effective upon approval of Fit and Proper Test.

7. Granted power and authority to the Board of Directors of the Company, with the right of substitution, to state/ pour 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 to state the composition of the Board of Commissioners and the Board of Directors related to the 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 connection with the resolution in accordance with the prevailing laws and regulations.

8. Based on Article 26 paragraph (1) POJK 55/2016 which states that Independent Commissioners who have served for 2 (two) consecutive terms of office may be reappointed for the next Period as Independent Commissioners as long as the Independent Commissioner declares in the GMS regarding his Independence, therefore Mr. Kiki Syahnakri as President Commissioner / Independent Commissioner declared his Independence as stated in the Independence Statement Letter dated June 23, 2023.

## RUPS Luar Biasa

## Extraordinary GMS

### Mata Acara 1

Persetujuan Perubahan Anggaran Dasar Perseroan.

### Meeting Agenda 1

Approval of Amendments to the Company's Articles of Association.

| Perhitungan Suara<br>Vote Count            |                          |                    |                                            |
|--------------------------------------------|--------------------------|--------------------|--------------------------------------------|
| Setuju<br>Agree                            | Tidak Setuju<br>Disagree | Abstain<br>Abstain | Total Setuju<br>Total Agree                |
| 17.771.857.952 saham   shares<br>(100,00%) | Nihil<br>Nil             | Nihil<br>Nil       | 17.771.857.952 saham   shares<br>(100,00%) |

### Keputusan

### Resolution

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>Menyetujui mengubah Pasal 26 Anggaran Dasar Perseroan Tahun 2020 dalam rangka penyesuaian dan pemenuhan Peraturan Otoritas Jasa Keuangan (POJK) No. 14/POJK.04/2022 tentang Penyampaian Laporan Keuangan Berkala Emiten atau Perusahaan Publik.</li> <li>Menyetujui mengubah dan menyusun kembali seluruh pasal-pasal dalam Anggaran Dasar Perseroan dari pasal pertama sampai dengan pasal terakhir, dalam rangka penyesuaian dan pemenuhan ketentuan POJK No. 31/POJK.04/2015 tentang Keterbukaan Atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.</li> <li>Menyetujui mengubah Pasal 3 Anggaran Dasar Perseroan Tahun 2020 dalam rangka penyesuaian dan pemenuhan ketentuan Peraturan Kepala Badan Pusat Statistik No. 2 tahun 2020 tentang Klasifikasi Baku Lapangan Usaha Indonesia dengan nomor KBLI:               <ol style="list-style-type: none"> <li>KBLI 64121 tentang Bank Umum Konvensional</li> <li>KBLI 64123 tentang Unit Usaha Syariah Bank Umum</li> </ol> </li> <li>Memberi kuasa kepada Direksi Perseroan untuk menyatakan keputusan perubahan Anggaran Dasar Perseroan, dengan akta notaris tersendiri di hadapan Notaris, memohon persetujuan dan/atau memberitahukan perubahan Anggaran Dasar Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, dan melakukan segala tindakan yang diperlukan sesuai dengan peraturan perundangan yang berlaku.</li> </ol> | <ol style="list-style-type: none"> <li>Approved the amendment to Article 26 of the Company's 2020 Articles of Association in order to adjust and fulfill the Financial Services Authority Regulation (POJK) No. 14/POJK.04/2022 concerning Submission of Periodic Financial Statements of Issuers or Public Companies.</li> <li>Approved the amendment and rearrangement to all articles in the Company's Articles of Association from the first article to the last article, in order to adjust and fulfill the provisions of POJK No. 31/POJK.04/2015 concerning Disclosure of Information or Material Facts by Issuers or Public Companies.</li> <li>Approved the amendment to Article 3 of the Company's 2020 Articles of Association in order to adjust and fulfill the provisions of the Head of the Central Statistics Agency Regulation No. 2 of 2020 concerning the Indonesian Standard Business Field Classification with KBLI number:               <ol style="list-style-type: none"> <li>KBLI 64121 on Conventional Commercial Banks</li> <li>KBLI 64123 on Sharia Business Unit of Commercial Bank</li> </ol> </li> <li>Authorized the Board of Directors of the Company to declare the decision to amend the Company's Articles of Association in a separate notarial deed before a Notary Public, to request approval and/or to notify the amendment of the Company's Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia, and to take all necessary actions in accordance with the prevailing laws and regulations.</li> </ol> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|





## Realisasi Keputusan RUPS Tahunan dan RUPS Luar Biasa Tahun 2023

Hingga akhir tahun 2023, Bank telah melaksanakan seluruh mandat keputusan dalam agenda RUPS Tahunan dan RUPS Luar Biasa Tahun 2023.

## Realization of Annual GMS and Extraordinary GMS Resolution in 2023

Until the end of 2023, the Bank had implemented all mandated decisions in the 2023 Annual GMS and Extraordinary GMS agenda.

## Pelaksanaan RUPS Tahunan Tahun 2022

Bank Artha Graha Internasional menyelenggarakan RUPS Tahunan 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 mata acara dan keputusan RUPS Tahunan Tahun 2022 adalah sebagai berikut:

## Implementation of Annual GMS in 2022

Bank Artha Graha Internasional held its Annual GMS on Monday, July 25, 2022, at 10:33-11:20 am 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 shares with valid voting rights issued by the Company, in accordance with the Company's Articles of Association and applicable laws and regulations.

The agenda and resolutions of the 2022 Annual GMS are as follows:

### Mata Acara 1

Persetujuan Laporan Tahunan, termasuk pengesahan Laporan Keuangan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan tahun buku 2021.

### Meeting Agenda 1

Approval of the Annual Report, including the ratification of the Financial Statements and the Board of Commissioners Supervisory Report of financial year 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.

#### Resolution:

1. Accepted and approved 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. Received and ratified the Company's Financial Statements for the Financial Year 2021 audited by 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 Opinions are "Present Fairly Opinion".

### Mata Acara 2

Penetapan penggunaan laba bersih Perseroan tahun buku 2021

### Meeting Agenda 2

Determination on the use of the Company's net profit of the financial year 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.

#### Resolution:

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.

### Mata Acara 3

Penunjukan Kantor Akuntan Publik tahun buku 2022

### Meeting Agenda 3

Appointment of Public Accountant Firm for financial year 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.

#### Keputusan:

1. Re-appointed 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/or a substitute Public Accounting Firm that has been registered with the Financial Services Authority (OJK), in accordance with the criteria of POJK Number 13 / POJK.03/2017 concerning the Use of Public Accountant Services and Public Accountant Offices 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 / or Capital Market Laws and Regulations;
2. Determined the honorarium and other requirements in connection with the appointment of the Public Accountant and/or Public Accounting Firm.

### Mata Acara 4

Penetapan gaji dan tunjangan anggota Direksi serta gaji atau honorarium dan tunjangan anggota Dewan Komisaris

### Meeting Agenda 4

Determination of salaries and benefits of Board of Directors, and salaries or honorarium and benefits of Board of Commissioners.

#### Keputusan:

Tidak adanya kenaikan gaji dan/atau honorarium dan tunjangan bagi Anggota Direksi dan Dewan Komisaris Perseroan.

#### Resolution:

No increase in salary and/or honorarium and allowances for Members of the Board of Directors and Board of Commissioners of the Company.

### Mata Acara 5

Perubahan susunan Kepengurusan Perseroan

### Meeting Agenda 5

Changes in the composition of the Company's Management

#### 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.

#### Keputusan:

1. Honorably dismissed 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. Reappointed a member of the Company's Board of Commissioners, 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

- 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.

Therefore, the composition of the Board of Directors and Board of Commissioners of the Company is 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

#### **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

- Authorized 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 related to the 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 the 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.

## **Realization of Annual GMS Resolution in 2022**

Until the end of 2022, the Bank had implemented all mandated decisions on the agenda of the 2022 Annual GMS.

## DEWAN KOMISARIS

### BOARD OF COMMISSIONERS

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

Dalam menjalankan kegiatannya Dewan Komisaris memerlukan suatu pedoman dan tata tertib kerja agar tujuan tersebut dapat dicapai secara efektif dan efisien. Pedoman dan tata tertib kerja Dewan Komisaris ini diharapkan dapat menjadi panduan Dewan Komisaris dalam melaksanakan tugas dan wewenangnya, yaitu pengawasan Bank yang didasari pada prinsip Tata Kelola yang baik (*Good Corporate Governance*).

*The Board of Commissioners is a corporate organ that is tasked and responsible collectively and collegially for supervising and advising the Board of Directors and ensuring that the Bank implements GCG at all levels of the organization. In carrying out its duties, the Board of Commissioners is responsible to the GMS. The accountability of the Board of Commissioners to the GMS is a manifestation of supervisory accountability for the management of the Bank in the context of implementing GCG principles.*

*In carrying out its activities, the Board of Commissioners requires guidelines and work rules so that these objectives can be achieved effectively and efficiently. The guidelines and work rules of the Board of Commissioners are expected to guide the Board of Commissioners in carrying out its duties and authorities, namely supervision of the Bank based on the principles of Good Corporate Governance.*

## Pedoman Tata Laksana Kerja Dewan Komisaris

Dewan Komisaris telah memiliki Pedoman Tata Laksana Kerja (*Board Charter*) yang dituangkan dalam Surat Keputusan No. 0006.05.0 tanggal 28 Desember 2023 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 dan UU No. 6 Tahun 2023 tentang Penetapan peraturan Pemerintah Pengganti UU No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang;
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 dan UU No. 6 Tahun 2023 tentang Penetapan peraturan Pemerintah Pengganti UU No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang;
3. Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan;
4. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum;
5. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten dan Perusahaan Publik;
6. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016

## Board of Commissioners Charter

*The Board of Commissioners has a Board Charter as outlined in Decree No. 0006.05.0 dated December 28, 2023 as a guideline in carrying out its supervisory duties and responsibilities. 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 and Law No. 6 of 2023 on the Stipulation of Government Regulation in Lieu of Law No. 2 of 2022 on Job Creation into Law;*
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 and Law No. 6 of 2023 on Stipulating Government regulations in lieu of Law No. 2 of 2022 on Job Creation into Law;*
3. *Law No. 4 of 2023 on Financial Sector Development and Strengthening;*
4. *Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks;*
5. *Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers and Public Companies;*
6. *Financial Services Authority Regulation No.*



tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;

7. 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;
8. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum;
9. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bank Umum; dan
10. Anggaran Dasar Bank Artha Graha Internasional.

27/POJK.03/2016 regarding Capability and Appropriateness Assessment for Main Parties of Financial Services Institutions;

7. Circular Letter of the Financial Services Authority 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;
8. Financial Services Authority Regulation No. 17 of 2023 concerning Implementation of Governance for Commercial Banks;
9. Circular Letter of the Financial Services Authority No. 13/SEOJK.03/2017 on the Implementation of Corporate Governance of Commercial Banks; and
10. 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 pengampunan 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 automatically end if the member of the Board of Commissioners:

1. Resigns with written notice;
2. No longer meets the requirements of the applicable legislation;
3. Passed away;
4. Is dismissed by resolution of the GMS; and
5. Is declared bankrupt or placed under guardianship based on a court decision.

## Komposisi Dewan Komisaris

Tahun 2023, komposisi Dewan Komisaris Bank Artha Graha Internasional mengalami perubahan sesuai keputusan RUPS Tahunan Tahun 2023 yang diselenggarakan pada 27 Juni 2023, sehingga komposisi Dewan Komisaris Bank menjadi sebagai berikut:

## Board of Commissioners Composition

In 2023, the composition of the Board of Commissioners of Bank Artha Graha Internasional changed in accordance with the resolution of the 2023 Annual GMS held on June 27, 2023, and the composition of the Bank's Board of Commissioners is as follows:

| Nama<br><i>Name</i> | Jabatan<br><i>Position</i>                                                                                      | Dasar Pengangkatan<br><i>Basis for Appointment</i>                                                                                                                                                                                                                                                                                                                                                                      | Periode<br><i>Period</i> |
|---------------------|-----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| Kiki Syahnakri      | Komisaris Utama/<br>Komisaris Independen<br><i>President<br/>Commissioner/<br/>Independent<br/>Commissioner</i> | <ol style="list-style-type: none"> <li>1. Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005;</li> <li>2. Akta Pernyataan Keputusan Rapat No. 8 tanggal 3 Juni 2014;</li> <li>3. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017;</li> <li>4. Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020; dan</li> <li>5. Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023</li> </ol> | 2023-2026                |



| Nama<br>Name    | Jabatan<br>Position                                     | Dasar Pengangkatan<br>Basis for Appointment                                                                                                                                                                                                                                                                                                                                                                             | Periode<br>Period |
|-----------------|---------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
|                 |                                                         | <ol style="list-style-type: none"> <li>1. Deed of Meeting Resolution No. 26 dated June 12, 2005;</li> <li>2. Deed of Meeting Resolution No. 8 dated June 3, 2014;</li> <li>3. Deed of Meeting Resolution No. 20 dated June 16, 2017;</li> <li>4. Deed of Meeting Resolution No. 7 dated October 5, 2020; and</li> <li>5. Deed of Meeting Resolution No. 16 dated July 17, 2023</li> </ol>                               |                   |
| Tomy Winata     | Wakil Komisaris Utama<br>Vice President<br>Commissioner | <ol style="list-style-type: none"> <li>1. Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005;</li> <li>2. Akta Pernyataan Keputusan Rapat No. 8 tanggal 3 Juni 2014;</li> <li>3. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017;</li> <li>4. Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020; dan</li> <li>5. Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023</li> </ol> | 2023-2026         |
| Sugianto Kusuma | Wakil Komisaris Utama<br>Vice President<br>Commissioner | <ol style="list-style-type: none"> <li>1. Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005;</li> <li>2. Akta Pernyataan Keputusan Rapat No. 8 tanggal 3 Juni 2014;</li> <li>3. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017;</li> <li>4. Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020; dan</li> <li>5. Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023</li> </ol> | 2023-2026         |

| Nama<br><i>Name</i>  | Jabatan<br><i>Position</i>                              | Dasar Pengangkatan<br><i>Basis for Appointment</i>                                                                                                                                                                                                                                                                                                                                                                       | Periode<br><i>Period</i> |
|----------------------|---------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| 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 Pernyataan Keputusan Rapat No. 253 tanggal 25 Juli 2022<br><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; and</i><br>3. <i>Deed of Meeting Resolution No. 253 dated July 25, 2022.</i> | 2022-2025                |
| Pesta Uli Sitanggang | Komisaris Independen<br><i>Independent Commissioner</i> | Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023<br><br><i>Deed of Meeting Resolution No. 16 dated July 17, 2023</i>                                                                                                                                                                                                                                                                                          | 2023-2026                |

## 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 sets out the approvals from the Financial Services Authority and Bank Indonesia of the Bank's Commissioners:*

| Nama<br><i>Name</i> | Jabatan<br><i>Position</i>                                                                          | Penyelenggara<br><i>Organizer</i> | Tanggal Kelulusan<br><i>Date of Completion</i> | No. Surat<br><i>Letter No.</i>                                                                             |
|---------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------|------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Kiki Syahnakri      | Komisaris Utama/<br>Komisaris Independen<br><i>President Commissioner/ Independent Commissioner</i> | Bank Indonesia                    | 12 Februari 2013<br><i>February 12, 2013</i>   | Surat Bank Indonesia No. 15/29/GBI/DPIP/Rahasia<br><i>Bank Indonesia Letter No. 15/29/GBI/DPIP/Rahasia</i> |
| Tomy Winata         | Wakil Komisaris Utama<br><i>Vice President Commissioner</i>                                         | Bank Indonesia                    | 15 Juni 2005<br><i>June 15, 2005</i>           | Surat Bank Indonesia No. 7/19/GBI/DPIP/Rahasia<br><i>Bank Indonesia Letter No. 7/19/GBI/DPIP/Rahasia</i>   |

| Nama<br><i>Name</i>     | Jabatan<br><i>Position</i>                                         | Penyelenggara<br><i>Organizer</i>                                        | Tanggal Kelulusan<br><i>Date of Completion</i> | No. Surat<br><i>Letter No.</i>                                                                                                |
|-------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Sugianto Kusuma         | Wakil Komisaris<br>Utama<br><i>Vice President<br/>Commissioner</i> | Bank Indonesia                                                           | 15 Juni 2005<br><i>June 15, 2005</i>           | Surat Bank Indonesia No. 7/19/<br>GBI/DPIP/Rahasia<br><i>Bank Indonesia Letter No. 7/19/<br/>GBI/DPIP/Rahasia</i>             |
| Elizawatie Simon        | Komisaris<br>Independen<br><i>Independent<br/>Commissioner</i>     | Otoritas Jasa<br>Keuangan<br><i>Financial<br/>Services<br/>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-72/PB.12/2022</i>   |
| Pesta Uli<br>Sitanggang | Komisaris<br>Independen<br><i>Independent<br/>Commissioner</i>     | Otoritas Jasa<br>Keuangan<br><i>Financial<br/>Services<br/>Authority</i> | 8 November 2023<br><i>November 8, 2023</i>     | Surat Otoritas Jasa Keuangan<br>No. SR-252/PB.02/2023<br><i>Financial Services Authority<br/>Letter No. SR-252/PB.02/2023</i> |

## Sertifikasi Manajemen Risiko

Dewan Komisaris Bank wajib memiliki Sertifikat Manajemen Risiko minimal tingkat 4 dan 5 yang sekarang disetarakan dengan jenjang 6 dan 7 sebagaimana yang diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 28/SEOJK.03/2022. Sertifikat tersebut menjadi salah satu indikator dalam penilaian *fit and proper test* yang harus dijalani oleh Dewan Komisaris yang akan menjabat.

Pada tahun 2023, sebagian besar anggota Dewan Komisaris Bank Artha Graha Internasional telah memenuhi ketentuan tersebut dan yang belum memiliki Sertifikat Manajemen Risiko akan segera dilakukan pemenuhan sertifikasi sesuai dengan ketentuan regulator.

## Risk Management Certification

The Bank's Board of Commissioners is required to have a Risk Management Certificate of at least level 4 and 5 which is now equalized to level 6 and 7 as stipulated in the Circular Letter of the Financial Services Authority No. 28/SEOJK.03/2022. The certificate is one of the indicators in the assessment of the fit and proper test that must be undergone by the Board of Commissioners who will take office.

In 2023, most of the members of the Board of Commissioners of Bank Artha Graha Internasional had complied with these provisions and those who did not have a Risk Management Certificate will soon fulfill the certification in accordance with regulatory requirements.

## 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

## 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 presence of Independent Commissioners and Independent Parties is required to avoid conflicts of interest in the implementation of duties at all levels of the Bank's organization, check and balance, and protect the interests of Stakeholders, especially fund owners and non-controlling Shareholders. To encourage independence in the implementation of these duties, it is necessary to regulate the waiting period (*cooling off*) for parties who will become Independent Parties.

The provisions regarding Independent Commissioners are set at least 50% (fifty percent) of the total number of members of the Board of Commissioners. Independent

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.

*Commissioner is a member of the Board of Commissioners who has no financial relationship, management relationship, ownership relationship, and/or family relationship with members of the Board of Directors, other members of the Board of Commissioners, and/or Controlling Shareholders, or a relationship with the Bank that may affect the ability to act independently.*

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.

*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 therefore fulfilled the requirement.*

## 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 Commissioners

*Each of the Bank's Independent Commissioners has made a Statement of Independence in accordance with the independence aspects referring 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

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:

## Independent Commissioners Criteria

*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 appointing 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 described in the following table:*

| Kriteria<br><i>Criteria</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Komisaris Independen<br><i>Independent Commissioner</i> |                  |                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|------------------|----------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Kiki Syahnakri                                          | Elizawatie Simon | Pesta Uli Sitanggang |
| 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>                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ✓                                                       | ✓                | ✓                    |

| Kriteria<br><i>Criteria</i>                                                                                                                                                                                                                                                                                                                                                         | Komisaris Independen<br><i>Independent Commissioner</i> |                  |                      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|------------------|----------------------|
|                                                                                                                                                                                                                                                                                                                                                                                     | Kiki Syahnakri                                          | Elizawatie Simon | Pesta Uli Sitanggang |
| 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

### DUTIES AND RESPONSIBILITIES OF BOARD OF COMMISSIONERS

Berdasarkan Pedoman Dewan Komisaris, tugas dan tanggung jawab Dewan Komisaris adalah sebagai berikut:

1. Dewan Komisaris merupakan majelis dan setiap anggota Dewan Komisaris tidak dapat bertindak sendiri-sendiri, melainkan berdasarkan keputusan Dewan Komisaris;
2. Dewan Komisaris wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip 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 untuk kepentingan Bank atas kebijakan dan jalannya pengelolaan kepada Direksi, memberikan nasihat kepada Direksi, dan bertanggung jawab atas pengawasan tersebut, sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS;
5. Dewan Komisaris dapat melaksanakan tugas dan kewenangan pengawasan lain;
6. Dalam melakukan pengawasan, Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi serta kebijakan strategis Bank, sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS;
7. Dewan Komisaris wajib memastikan terselenggaranya pelaksanaan *Good Corporate Governance* dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi;

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 an assembly and each member of the Board of Commissioners cannot act individually, but based on the decision of the Board of Commissioners;
2. The Board of Commissioners shall carry out its duties, authorities and responsibilities in good faith and with the principle of prudence;
3. The Board of Commissioners approves policies and/or guidelines regarding the rules of the Board of Directors and Operational Policy Reports that have been approved by the Board of Directors;
4. The Board of Commissioners conducts supervision for the benefit of the Bank over the policies and course of management to the Board of Directors, provides advice to the Board of Directors, and is responsible for such supervision, in accordance with the purposes and objectives of the Bank set forth in the provisions of laws and regulations, articles of association, and resolutions of the GMS;
5. The Board of Commissioners may carry out other supervisory duties and authorities;
6. In conducting supervision, the Board of Commissioners shall direct, monitor, and evaluate the implementation of integrated governance, risk management, and compliance as well as the Bank's strategic policies, in accordance with the provisions of laws and regulations, articles of association, and/or GMS resolutions;
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. 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;
  10. Tugas Dewan Komisaris yang berkaitan dengan penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT & PPPSPM) sekurang-kurangnya mencakup hal-hal sebagai berikut:
    - a. Menyetujui Kebijakan Program APU, PPT & PPPSPM; dan
    - b. Mengawasi pelaksanaan Program APU, PPT & PPPSPM oleh Bank.
  11. Dalam melakukan pengawasan, Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional Bank, kecuali:
    - a. Penyediaan dana kepada pihak terkait sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai Batas Maksimum Pemberian Kredit dan penyediaan dana besar bagi bank umum dan Peraturan Otoritas jasa Keuangan mengenai batas maksimum penyaluran dana dan penyaluran dana besar bagi bank umum syariah;
    - b. Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau ketentuan peraturan perundang-undangan.
  12. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris sebagaimana dimaksud pada angka 9 merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan pengurusan Bank;
  13. Dewan Komisaris wajib memberitahukan kepada OJK paling lambat 7 (tujuh) hari kerja sejak ditemukannya :
    - a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan
    - b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
  14. Direksi wajib untuk memberikan penjelasan tentang segala hal yang berkenaan dengan Bank yang ditanyakan oleh anggota Dewan Komisaris untuk melaksanakan tugas mereka;
  15. Dewan Komisaris dengan suara terbanyak, setiap waktu berhak memberhentikan untuk sementara seorang atau lebih anggota Direksi dari jabatannya, apabila anggota Direksi tersebut bertindak bertentangan dengan Anggaran Dasar dan Peraturan Perundang-Undangan yang berlaku atau merugikan maksud dan tujuan Bank
8. *In order to support the effectiveness of the implementation of its duties and responsibilities in the 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. *The duties of the Board of Commissioners relating to the implementation of Anti-Money Laundering Program, Prevention of Financing of Terrorism and Prevention of Financing of Proliferation of Weapons of Mass Destruction (AML, PPT & PPPSPM) include at least the following:*
    - a. *Approving the AML, CFT & PPPSPM Program Policy; and*
    - b. *Supervising the implementation of AML, CFT & PPPSPM Program.*
  11. *In conducting supervision, the Board of Commissioners is prohibited from participating in decision making on the Bank's operational activities, except:*
    - a. *Provision of funds to related parties in accordance with the Financial Services Authority Regulation regarding the Maximum Lending Limit and the provision of large funds for commercial banks and the Financial Services Authority Regulation regarding the maximum limit of distribution of funds and the distribution of large funds for Islamic commercial banks;*
    - b. *Other matters stipulated in the Bank's Articles of Association or the provisions of laws and regulations.*
  12. *Decision making on the Bank's operational activities by the Board of Commissioners as referred to in point 9 is part of the supervisory duties by the Board of Commissioners so as not to negate the responsibility of the Board of Directors for the implementation of the Bank's management;*
  13. *The Board of Commissioners must notify OJK no later than 7 (seven) working days from the discovery of:*
    - a. *Violation of laws and regulations in the field of finance and banking; and*
    - b. *Circumstances or estimates of circumstances that may jeopardize the continuity of the Bank's business.*
  14. *The Board of Directors is obliged to provide explanations on all matters relating to the Bank that are asked by members of the Board of Commissioners in order to carry out their duties;*
  15. *The Board of Commissioners by majority vote, at any time has the right to temporarily dismiss one or more members of the Board of Directors from office, 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*

- atau melalaikan kewajibannya;
16. Pemberhentian sementara itu wajib diberitahukan secara tertulis kepada yang bersangkutan disertai alasannya;
  17. Dalam jangka waktu 90 (sembilan puluh) hari setelah tanggal pemberhentian sementara itu, Dewan Komisaris wajib untuk menyelenggarakan RUPS Luar Biasa untuk mencabut atau menguatkan pemberhentian sementara tersebut, sedangkan anggota Direksi yang diberhentikan sementara itu diberi kesempatan untuk hadir guna membela diri;
  18. Dalam hal tertentu, Dewan Komisaris wajib menyelenggarakan RUPS Tahunan dan RUPS lainnya sesuai dengan kewenangannya sebagaimana diatur dalam Anggaran Dasar dan peraturan perundang-undangan; dan
  19. Dewan Komisaris dapat melakukan pengurusan Bank dalam keadaan tertentu untuk jangka waktu tertentu seperti yang ditetapkan dalam Anggaran Dasar atau keputusan RUPS.

- objectives of the Bank or neglects his/her obligations;
16. The temporary dismissal must be notified in writing to the person concerned along with the reasons;
  17. Within 90 (ninety) days after the date of the temporary suspension, the Board of Commissioners shall be required to organize an Extraordinary GMS to revoke or uphold the temporary suspension, while the temporarily suspended member of the Board of Directors shall be given the opportunity to be present to defend himself;
  18. In certain cases, the Board of Commissioners shall be obliged to organize an Annual GMS and other GMS in accordance with its authority as stipulated in the Articles of Association and laws and regulations; and
  19. The Board of Commissioners may carry out management of the Bank in certain circumstances for a certain period of time as stipulated in the Articles of Association or GMS resolution.

## 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 Meetings

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.

| Nama<br>Name                 | Rapat Dewan Komisaris<br>Board of Commissioners Meeting |                         |        | Rapat Bersama Direksi<br>Joint Meeting with Board of Directors |                         |        |
|------------------------------|---------------------------------------------------------|-------------------------|--------|----------------------------------------------------------------|-------------------------|--------|
|                              | Jumlah Rapat<br>Number of Meetings                      | Kehadiran<br>Attendance | %      | Jumlah Rapat<br>Number of Meetings                             | Kehadiran<br>Attendance | %      |
| Kiki Syahnakri               | 14                                                      | 14                      | 100,00 | 10                                                             | 10                      | 100,00 |
| Tomy Winata                  | 14                                                      | 2                       | 14,30  | 10                                                             | 2                       | 20,00  |
| Sugianto Kusuma              | 14                                                      | 2                       | 14,30  | 10                                                             | 2                       | 20,00  |
| Elizawatie Simon             | 14                                                      | 14                      | 100,00 | 10                                                             | 10                      | 100,00 |
| Pesta Uli<br>Sitanggang*)    | 4                                                       | 4                       | 100,00 | 4                                                              | 4                       | 100,00 |
| Nicolaus Eko<br>Riwayanto**) | 5                                                       | 5                       | 100,00 | 5                                                              | 5                       | 100,00 |

\*) menjabat sejak 27 Juni 2023 | in office since June 27, 2023

\*\*) menjabat hingga 27 Juni 2023 | served until June 27, 2023



## Agenda Rapat Internal Dewan Komisaris

## Agenda of Board of Commissioners Internal Meetings

| No | Tanggal<br>Date                                     | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | 31 Januari<br>2023<br><i>January 31,<br/>2023</i>   | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Target RBB 2022 dan Realisasi RBB 2022.</li> <li>3. Progres Penyelesaian AYDA, KUR dan FLPP Tahun 2022.</li> <li>4. Stress Testing Modal Inti Tahun 2022.</li> <li>5. Komitmen OJK dan Profil Risiko Tahun 2022.</li> <li>6. Hal-hal lain yang perlu diperhatikan tentang penemuan Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi Tahun 2022.</li> <li>7. Warna Sari.</li> <li>8. Penutup.</li> </ol>                                                                                                                                                                                                                                                                                                          | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. RBB 2022 Target and RBB 2022 Realization.</li> <li>3. Progress of AYDA, KUR and FLPP Settlement in 2022.</li> <li>4. Stress Testing of Tier 1 Capital in 2022.</li> <li>5. OJK Commitment and Risk Profile in 2022.</li> <li>6. Other matters to note regarding the findings of the Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee in 2022.</li> <li>7. Miscellaneous.</li> <li>8. Closing.</li> </ol>                                                                                                                                                                                                                                                                                                                   |
| 2. | 23 Februari<br>2023<br><i>February 23,<br/>2023</i> | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Laporan Fincon Bulan Januari 2023 vs Realisasi (kendala dan solusi ke depan).</li> <li>3. Penjelasan Akuisisi Sejuta Nasabah dan Realisasi Bulan Januari 2023 (Kendala dan Solusinya).</li> <li>4. Penjelasan <i>Digital Banking</i> dan Realisasi FBI Bulan Januari 2023 (AGI Digital Apps; QRIS; dan Kerjasama B2B).</li> <li>5. Penjelasan Penyelesaian AYDA, KUR dan FLPP Bulan Januari 2023.</li> <li>6. Penjelasan pemenuhan Komitmen OJK s/d sekarang.</li> <li>7. Penjelasan penyaluran KUR Tahun 2023 (KUR Super Mikro).</li> <li>8. Penjelasan SKMR dan Kepatuhan posisi saat ini.</li> <li>9. Penjelasan masing-masing Direktorat tentang program kerja Tahun 2023.</li> <li>10. Warna Sari.</li> <li>11. Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. January 2023 Fincon Report vs Realization (challenges and future solutions).</li> <li>3. Explanation of One Million Customer Acquisition and Realization in January 2023 (challenges and solutions).</li> <li>4. Explanation of Digital Banking and FBI Realization in January 2023 (AGI Digital Apps; QRIS; and B2B Cooperation).</li> <li>5. Explanation of AYDA, KUR and FLPP Settlement in January 2023.</li> <li>6. Explanation of the fulfillment of OJK Commitments until now.</li> <li>7. Explanation of KUR distribution in 2023 (KUR Super Micro).</li> <li>8. Explanation of SKMR and Compliance current position.</li> <li>9. Explanation of each Directorate's work program for 2023.</li> <li>10. Miscellaneous.</li> <li>11. Closing.</li> </ol> |
| 3. | 7 Maret 2023<br><i>March 7, 2023</i>                | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Rencana Bisnis Bank Tahun 2023.</li> <li>3. SEOJK No.28/SEOJK.03/2022 tgl. 22/12/2022 tentang Sertifikasi Manajemen Risiko Sumber Daya Manusia Bank Umum.</li> <li>4. Penelaahan Laporan Bulanan BAGI.</li> <li>5. Warna Sari.</li> <li>6. Penutup.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Bank's Business Plan for 2023.</li> <li>3. SEOJK No.28/SEOJK.03/2022 dated 22/12/2022 concerning Risk Management Certification of Commercial Banks' Human Resources.</li> <li>4. Review of Monthly Report of BAGI.</li> <li>5. Miscellaneous.</li> <li>6. Closing.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

| No | Tanggal<br>Date                 | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4. | 29 Maret 2023<br>March 29, 2023 | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Laporan Fincon Bulan Februari 2023 dan analisa perbandingan dengan target RBB 2023 dan Bulan Desember 2022.</li> <li>3. Penjelasan Penyelesaian <i>Pipeline</i> Bulan Februari 2023 dibandingkan Bulan Januari 2023.</li> <li>4. Penjelasan Penyelesaian AYDA, KUR dan FLPP Bulan Februari dan per tgl 15 Maret 2023 (termasuk <i>follow up</i> penagihan dan <i>file</i> penagihan).</li> <li>5. Penjelasan pemenuhan Komitmen OJK s/d sekarang.</li> <li>6. Penelaahan Laporan Perkembangan BAGI Bulan Januari 2023.</li> <li>7. Update pelaksanaan Komite Audit dan Komite Pemantau Risiko Bulan Februari 2023.</li> <li>8. Warna Sari.</li> <li>9. Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>1. <i>Opening.</i></li> <li>2. <i>February 2023 Fincon Report and comparative analysis with RBB 2023 and December 2022 targets.</i></li> <li>3. <i>Explanation of Pipeline Completion in February 2023 compared to January 2023.</i></li> <li>4. <i>Explanation of AYDA, KUR and FLPP Settlement in February and as of March 15, 2023. (including follow up billing and billing files).</i></li> <li>5. <i>Explanation of the fulfillment of OJK Commitments.</i></li> <li>6. <i>Review of BAGI Progress Report for January 2023.</i></li> <li>7. <i>Update on the Audit Committee and Risk Monitoring Committee in February 2023.</i></li> <li>8. <i>Miscellaneous.</i></li> <li>9. <i>Closing.</i></li> </ol> |
| 5. | 23 Mei 2023<br>May 23, 2023     | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Laporan Fincon s/d April 2023 dan Analisa Perkembangan Keuangan dari Bulan Desember 2022 (<i>audited</i>) s/d Bulan April 2023 serta Realisasi RBB 2023.</li> <li>3. Penjelasan Penyelesaian <i>Pipeline</i> Bulan Maret dan Bulan April 2023.</li> <li>4. Penjelasan Penyelesaian AYDA, KUR dan FLPP Bulan Maret dan Bulan April 2023 (termasuk Hasil Subrogasi/Penagihan).</li> <li>5. Laporan Direktur Kepatuhan dan Risk Manajemen.</li> <li>6. Warna Sari.</li> <li>7. Penutup.</li> </ol>                                                                                                                                                                            | <ol style="list-style-type: none"> <li>1. <i>Opening.</i></li> <li>2. <i>Fincon Report until April 2023 and Analysis of Financial Development from December 2022 (audited) to April 2023 and Realization of RBB 2023.</i></li> <li>3. <i>Explanation of Pipeline Completion in March and April 2023.</i></li> <li>4. <i>Explanation of AYDA, KUR and FLPP Settlement in March and April 2023 (including Subrogation / Collection Results).</i></li> <li>5. <i>Report of the Director of Compliance and Risk Management.</i></li> <li>6. <i>Miscellaneous.</i></li> <li>7. <i>Closing.</i></li> </ol>                                                                                                                                                   |
| 6. | 23 Juni 2023<br>June 23, 2023   | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Menilai Independensi Komisaris Independen Bapak Kiki Syahnakri yang akan diangkat kembali pada periode selanjutnya sebagai Komisaris Independen.</li> <li>3. Usulan/Rekomendasi Pengurus Dewan Komisaris dan Direksi.</li> <li>4. Usulan Penunjukkan KAP atas rekomendasi Komite Audit.</li> <li>5. Warna Sari.</li> <li>6. Penutup.</li> </ol>                                                                                                                                                                                                                                                                                                                            | <ol style="list-style-type: none"> <li>1. <i>Opening.</i></li> <li>2. <i>Assessing the Independence of the Independent Commissioner Mr. Kiki Syahnakri who will be reappointed in the next Period as Independent Commissioner.</i></li> <li>3. <i>Proposals/Recommendations from the Board of Commissioners and Directors.</i></li> <li>4. <i>Proposed Appointment of KAP based on the recommendation of the Audit Committee.</i></li> <li>5. <i>Miscellaneous.</i></li> <li>6. <i>Conclusion.</i></li> </ol>                                                                                                                                                                                                                                          |



| No  | Tanggal<br>Date                         | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7.  | 13 Juli 2023<br>July 13, 2023           | <ol style="list-style-type: none"> <li>Pembukaan.</li> <li>Struktur Organisasi setelah RUPS 27 Juni 2023.</li> <li>Kinerja Keuangan Semester I/2023 dibanding Realisasi Semester I/2022 serta RBB 2023.</li> <li>Realisasi Pipeline Semester I/2023 dan dibandingkan dengan RBB 2023.</li> <li>Realisasi Kinerja Asset Recovery Semester I/2023 dan dibandingkan dengan RBB 2023.</li> <li>Laporan Penyelesaian Komitmen OJK dan progress Audit OJK.</li> <li>Warna Sari.</li> <li>Penutup.</li> </ol>                                                                                                      | <ol style="list-style-type: none"> <li>Opening.</li> <li>Organizational Structure after June 27, 2023 GMS.</li> <li>Financial Performance of Semester I/2023 compared to Realization of Semester I/2022 and RBB 2023.</li> <li>Pipeline Realization for Semester I/2023 and compared to RBB 2023.</li> <li>Realization of Asset Recovery Performance for Semester I/2023 and compared to RBB 2023.</li> <li>OJK Commitment Completion Report and OJK Audit progress.</li> <li>Miscellaneous.</li> <li>Closing.</li> </ol>                                                              |
| 8.  | 16 Agustus 2023<br>August 16, 2023      | <ol style="list-style-type: none"> <li>Pembukaan.</li> <li>Laporan Direktorat Fincon sampai Bulan Juli 2023 vs RBB 2023.</li> <li>Laporan Direktorat Bisnis &amp; Treasury sampai Bulan Juli 2023 vs RBB 2023.</li> <li>Laporan Direktorat Asset Recovery sampai Bulan Juli 2023.</li> <li>Laporan Direktorat Compliance sampai Bulan Juli 2023.</li> <li>Progres sampai Bulan Juli 2023: <ul style="list-style-type: none"> <li>Seleksi kader (Direktorat Human Capital)</li> <li>Update IT &amp; Operation (Direktorat IT &amp; Operation).</li> </ul> </li> <li>Warna Sari.</li> <li>Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>Opening.</li> <li>Fincon Directorate Report up to July 2023 vs RBB 2023.</li> <li>Business &amp; Treasury Directorate Report up to July 2023 vs RBB 2023.</li> <li>Asset Recovery Directorate Report up to July 2023.</li> <li>Compliance Directorate Report up to July 2023.</li> <li>Progress until July 2023: <ul style="list-style-type: none"> <li>Cadre selection (Directorate of Human Capital)</li> <li>IT &amp; Operation Update (Directorate of IT &amp; Operation).</li> </ul> </li> <li>Miscellaneous.</li> <li>Closing.</li> </ol> |
| 9.  | 20 September 2023<br>September 20, 2023 | <ol style="list-style-type: none"> <li>Pembukaan.</li> <li>Laporan Direktorat Fincon sampai Bulan Agustus 2023 vs RBB 2023.</li> <li>Laporan Direktorat Bisnis &amp; Treasury sampai Bulan Agustus 2023 vs RBB 2023.</li> <li>Laporan Direktorat Asset Recovery sampai Bulan Agustus 2023 dan proyeksi penyelesaian s/d akhir tahun 2023.</li> <li>Laporan Direktorat Compliance sampai Bulan Agustus 2023.</li> <li>Update Direktorat IT.</li> <li>Warna Sari.</li> <li>Penutup.</li> </ol>                                                                                                                | <ol style="list-style-type: none"> <li>Opening.</li> <li>Fincon Directorate Report up to August 2023 vs RBB 2023.</li> <li>Business &amp; Treasury Directorate report up to August 2023 vs RBB 2023.</li> <li>Asset Recovery Directorate report until August 2023 and projected completion until the end of 2023.</li> <li>Compliance Directorate report up to August 2023.</li> <li>IT Directorate Update.</li> <li>Miscellaneous.</li> <li>Closing.</li> </ol>                                                                                                                       |
| 10. | 30 Oktober 2023<br>October 30, 2023     | <ol style="list-style-type: none"> <li>Pembukaan.</li> <li>Laporan Direktorat Fincon s/d Bulan September 2023 vs RBB 2023 dan Proyeksi s/d Desember 2023 vs Audited 2022 serta Asumsi penyusunan RBB 2024.</li> <li>Laporan Direktorat Bisnis &amp; Treasury s/d Bulan September 2023 vs RBB 2023.</li> <li>Laporan Direktorat Asset Recovery s/d Bulan September 2023 dan proyeksi penyelesaian s/d akhir tahun 2023.</li> <li>Laporan Direktorat Compliance s/d Bulan September 2023.</li> <li>Warna Sari.</li> <li>Penutup.</li> </ol>                                                                   | <ol style="list-style-type: none"> <li>Opening.</li> <li>Report of Fincon Directorate up to September 2023 vs 2023 RBB and Projection up to December 2023 vs Audited 2022 and Assumptions for 2024 RBB preparation.</li> <li>Report of the Directorate of Business &amp; Treasury up to September 2023 vs 2023 RBB.</li> <li>Asset Recovery Directorate Report up to September 2023 and projected completion until the end of 2023.</li> <li>Report of Compliance Directorate up to September 2023.</li> <li>Miscellaneous.</li> <li>Closing.</li> </ol>                               |



| No  | Tanggal<br>Date                                     | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----|-----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 11. | 18 November<br>2023<br><i>November 18,<br/>2023</i> | 1. Perkembangan Bisnis Bank Posisi Oktober 2023.<br>2. Progres Hasil Pemeriksaan OJK Tahun 2023.<br>3. Lainnya yang perlu menjadi perhatian.                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 1. <i>Bank's Business Development Position October 2023.</i><br>2. <i>Progress of OJK Examination Results in 2023.</i><br>3. <i>Any other matters that need attention.</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 12. | 27 November<br>2023<br><i>November 27,<br/>2023</i> | 1. Pembukaan.<br>2. Laporan Direktorat Fincon s/d Bulan Oktober 2023 vs RBB 2023 dan Proyeksi s/d Desember 2023 vs Audited 2022 serta progres penyusunan RBB 2024.<br>3. Laporan Direktorat Bisnis & Treasury s/d Bulan Oktober 2023 vs RBB 2023 dan Proyeksi s/d Desember 2023.<br>4. Laporan Direktorat Asset Recovery s/d Bulan Oktober 2023 dan Proyeksi penyelesaian s/d akhir tahun 2023.<br>5. Laporan Direktorat Compliance s/d Bulan Oktober 2023.<br>6. Progres sampai Bulan Oktober 2023 :<br>• Update Direktorat Human Capital<br>• Update Direktorat IT & Operation.<br>7. Warna Sari.<br>8. Penutup. | 1. <i>Opening.</i><br>2. <i>Report of Fincon Directorate up to October 2023 vs 2023 RBB and Projection up to December 2023 vs Audited 2022 as well as preparation progress of 2024 RBB.</i><br>3. <i>Report of Directorate of Business &amp; Treasury up to October 2023 vs 2023 RBB and Projection until December 2023.</i><br>4. <i>Directorate of Asset Recovery report up to October 2023 and projection of completion until the end of 2023.</i><br>5. <i>Compliance Directorate Report up to October 2023.</i><br>6. <i>Progress until October 2023:</i><br>• <i>Human Capital Directorate Update</i><br>• <i>IT &amp; Operation Directorate Update.</i><br>7. <i>Miscellaneous.</i><br>8. <i>Closing.</i> |
| 13. | 12 Desember<br>2023<br><i>December 12,<br/>2023</i> | 1. <i>Highlight RBB 2024.</i><br>2. <i>Pemenuhan Komitmen OJK.</i><br>3. <i>Lainnya yang perlu menjadi perhatian.</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1. <i>RBB 2024 highlights.</i><br>2. <i>Fulfillment of OJK Commitments.</i><br>3. <i>Others that need attention.</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 14. | 14 Desember<br>2023<br><i>December 14,<br/>2023</i> | 1. Pembukaan<br>2. Rencana Kerja 2024 Direktorat: Bisnis & Treasury; Fincon; HC & GA; IT & Operation; Aset Recovery; Compliance & SKMR; SKAI.<br>3. Agenda Rencana Kegiatan BAGI Tahun 2024.<br>4. Laporan Bulan Januari s/d Bulan November 2023 dan Proyeksi akhir tahun 2023 Direktorat: Fincon; Bisnis & Treasury; Aset Recovery.<br>5. Laporan Realisasi Pemenuhan Komitmen OJK 2023<br>6. Warna Sari.<br>7. Penutup.                                                                                                                                                                                          | 1. <i>Opening</i><br>2. <i>2024 Work Plan Directorates: Business &amp; Treasury; Fincon; HC &amp; GA; IT &amp; Operation; Asset Recovery; Compliance &amp; SKMR; SKAI.</i><br>3. <i>BAGI Activity Plan Agenda for 2024.</i><br>4. <i>January to November 2023 Reports and Directorate Projections for the end of 2023: Fincon; Business &amp; Treasury; Asset Recovery.</i><br>5. <i>FSA Commitment Fulfillment Realization Report 2023</i><br>6. <i>Miscellaneous.</i><br>7. <i>Closing.</i>                                                                                                                                                                                                                    |



## Agenda Rapat Dewan Komisaris Bersama Direksi

## Agenda of Joint Meetings of Board of Commissioners and Directors

| No | Tanggal<br>Date                                     | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----|-----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | 31 Januari<br>2023<br><i>January 31,<br/>2023</i>   | <ol style="list-style-type: none"> <li>Pembukaan.</li> <li>Target RBB 2022 dan Realisasi RBB 2022</li> <li>Progres Penyelesaian AYDA, KUR dan FLPP Tahun 2022.</li> <li>Stress Testing Modal Inti Tahun 2022.</li> <li>Komitmen OJK dan Profil Risiko Tahun 2022.</li> <li>Hal-hal lain yang perlu diperhatikan tentang penemuan Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi Tahun 2022.</li> <li>Warna Sari.</li> <li>Penutup.</li> </ol>                                                                                                                                                                                                                                                                                                 | <ol style="list-style-type: none"> <li>Opening.</li> <li>2022 RBB Targets and Realization</li> <li>Progress of AYDA, KUR and FLPP Settlement in 2022.</li> <li>Stress Testing of Tier 1 Capital in 2022.</li> <li>OJK Commitment and Risk Profile in 2022.</li> <li>Other matters to be considered regarding the findings of the Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee for the year 2022.</li> <li>Miscellaneous.</li> <li>Closing.</li> </ol>                                                                                                                                                                                                                                                                                                |
| 2. | 23 Februari<br>2023<br><i>February 23,<br/>2023</i> | <ol style="list-style-type: none"> <li>Pembukaan.</li> <li>Laporan Fincon Bulan Januari 2023 vs Realisasi (kendala dan solusi ke depan).</li> <li>Penjelasan Akuisisi Sejuta Nasabah dan Realisasi Bulan Januari 2023 (Kendala dan Solusinya).</li> <li>Penjelasan <i>Digital Banking</i> dan Realisasi FBI Bulan Januari 2023 (Digital Apps AGI; QRIS; dan Kerjasama B2B).</li> <li>Penjelasan Penyelesaian AYDA, KUR dan FLPP Bulan Januari 2023.</li> <li>Penjelasan pemenuhan Komitmen OJK s/d sekarang.</li> <li>Penjelasan penyaluran KUR Tahun 2023 (KUR Super Mikro).</li> <li>Penjelasan SKMR dan Kepatuhan posisi saat ini.</li> <li>Penjelasan masing-masing Direktorat tentang program kerja Tahun 2023.</li> <li>Warna Sari.</li> <li>Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>Opening.</li> <li>January 2023 Fincon Report vs. Realization (challenges and future solutions).</li> <li>Explanation of One Million Customer Acquisition and Realization in January 2023 (challenges and solutions).</li> <li>Explanation of Digital Banking and FBI Realization in January 2023 (Digital Apps AGI; QRIS; and B2B Cooperation).</li> <li>Explanation of AYDA, KUR and FLPP Settlement in January 2023.</li> <li>Explanation of the fulfillment of OJK Commitments until now.</li> <li>Explanation of KUR distribution in 2023 (KUR Super Micro).</li> <li>Explanation of SKMR and Compliance current position.</li> <li>Explanation of each Directorate's work program for 2023.</li> <li>Miscellaneous.</li> <li>Closing.</li> </ol> |
| 3  | 29 Maret 2023<br><i>March 29,<br/>2023</i>          | <ol style="list-style-type: none"> <li>Pembukaan</li> <li>Laporan Fincon Bulan Februari 2023 dan analisa perbandingan dengan target RBB 2023 dan Desember 2022.</li> <li>Penjelasan Penyelesaian <i>Pipeline</i> Bulan Februari 2023 dibandingkan Bulan Januari 2023.</li> <li>Penjelasan Penyelesaian AYDA, KUR dan FLPP Bulan Februari dan per tgl 15 Maret 2023 (termasuk <i>follow up</i> penagihan dan <i>file</i> penagihan).</li> <li>Penjelasan pemenuhan Komitmen OJK s/d sekarang.</li> <li>Penelaahan Laporan Perkembangan BAGI Bulan Januari 2023.</li> <li>Update pelaksanaan Komite Audit dan Komite Pemantau Risiko Bulan Februari 2023.</li> <li>Warna Sari.</li> <li>Penutup.</li> </ol>                                                              | <ol style="list-style-type: none"> <li>Opening</li> <li>Fincon report for February 2023 and comparative analysis with RBB targets for 2023 and December 2022.</li> <li>Explanation of Pipeline Completion in February 2023 compared to January 2023.</li> <li>Explanation of AYDA, KUR and FLPP Settlement in February and as of March 15 2023 (including billing follow-up and billing files).</li> <li>Explanation of fulfillment of OJK Commitments up to now.</li> <li>Review of the BAGI Progress Report for January 2023.</li> <li>Update on the implementation of the Audit Committee and Risk Monitoring Committee in February 2023.</li> <li>Miscellaneous.</li> <li>Conclusion.</li> </ol>                                                                                         |

| No | Tanggal<br>Date                         | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4. | 23 Mei 2023<br>May 23, 2023             | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Laporan Fincon s/d April 2023 dan Analisa Perkembangan Keuangan dari Bulan Desember 2022 (audited) s/d Bulan April 2023 serta Realisasi RBB 2023.</li> <li>3. Penjelasan Penyelesaian Pipeline Bulan Maret dan Bulan April 2023.</li> <li>4. Penjelasan Penyelesaian AYDA, KUR dan FLPP Bulan Maret dan Bulan April 2023 (termasuk Hasil Subrogasi/Penagihan).</li> <li>5. Laporan Direktur Kepatuhan dan Risk Manajemen.</li> <li>6. Warna Sari.</li> <li>7. Penutup.</li> </ol>                                                                                         | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Fincon Report up to April 2023 and Financial Development Analysis from December 2022 (audited) to April 2023 and Realization of 2023 RBB.</li> <li>3. Explanation of Pipeline Completion in March and April 2023.</li> <li>4. Explanation of AYDA, KUR and FLPP Settlement in March and April 2023 (including Subrogation / Collection Results).</li> <li>5. Report of the Director of Compliance and Risk Management.</li> <li>6. Miscellaneous.</li> <li>7. Closing.</li> </ol>                                                                     |
| 5. | 13 Juli 2023<br>July 13, 2023           | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Struktur Organisasi setelah RUPS 27 Juni 2023</li> <li>3. Kinerja Keuangan Semester I/2023 dibanding Realisasi Semester I/2022 serta RBB 2023.</li> <li>4. Realisasi Pipeline Semester I/2023 dan dibandingkan dengan RBB 2023.</li> <li>5. Realisasi Kinerja Asset Recovery Semester I/2023 dan dibandingkan dengan RBB 2023.</li> <li>6. Laporan Penyelesaian Komitmen OJK dan progress Audit OJK.</li> <li>7. Warna Sari.</li> <li>8. Penutup.</li> </ol>                                                                                                              | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Organizational Structure after June 27, 2023 GMS</li> <li>3. Financial Performance of Semester I/2023 compared to Realization of Semester I/2022 and 2023 RBB.</li> <li>4. Pipeline Realization for Semester I/2023 and compared to 2023 RBB.</li> <li>5. Realization of Asset Recovery Performance for Semester I/2023 and compared to 2023 RBB.</li> <li>6. OJK Commitment Completion Report and OJK Audit progress.</li> <li>7. Miscellaneous.</li> <li>8. Closing.</li> </ol>                                                                     |
| 6. | 16 Agustus 2023<br>August 16, 2023      | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Laporan Direktorat Fincon sampai Bulan Juli 2023 vs RBB 2023</li> <li>3. Laporan Direktorat Bisnis &amp; Treasury sampai Bulan Juli 2023 vs RBB 2023.</li> <li>4. Laporan Direktorat Asset Recovery sampai Bulan Juli 2023.</li> <li>5. Laporan Direktorat Compliance sampai Bulan Juli 2023.</li> <li>6. Progres sampai Bulan Juli 2023 : <ol style="list-style-type: none"> <li>a. Seleksi kader (Direktorat Human Capital).</li> <li>b. Update IT &amp; Operation (Direktorat IT &amp; Operation).</li> </ol> </li> <li>7. Warna Sari.</li> <li>8. Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Fincon Directorate Report up to July 2023 vs 2023 RBB</li> <li>3. Business &amp; Treasury Directorate Report up to July 2023 vs 2023 RBB.</li> <li>4. Asset Recovery Directorate Report up to July 2023.</li> <li>5. Compliance Directorate Report up to July 2023.</li> <li>6. Progress until July 2023: <ol style="list-style-type: none"> <li>a. Cadre selection (Directorate of Human Capital).</li> <li>b. IT &amp; Operation Update (Directorate of IT &amp; Operation).</li> </ol> </li> <li>7. Miscellaneous.</li> <li>8. Closing.</li> </ol> |
| 7. | 20 September 2023<br>September 20, 2023 | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Laporan Direktorat Fincon sampai Bulan Agustus 2023 vs RBB 2023</li> <li>3. Laporan Direktorat Bisnis &amp; Treasury sampai Bulan Agustus 2023 vs RBB 2023.</li> <li>4. Laporan Direktorat Asset Recovery sampai Bulan Agustus 2023 dan proyeksi penyelesaian s/d akhir tahun 2023.</li> <li>5. Laporan Direktorat Compliance sampai Bulan Agustus 2023.</li> <li>6. Update Direktorat IT.</li> <li>7. Warna Sari.</li> <li>8. Penutup.</li> </ol>                                                                                                                        | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Fincon Directorate Report up to August 2023 vs 2023 RBB</li> <li>3. Business &amp; Treasury Directorate report up to August 2023 vs 2023 RBB.</li> <li>4. Asset Recovery Directorate report until August 2023 and projected completion until the end of 2023.</li> <li>5. Compliance Directorate report up to August 2023.</li> <li>6. IT Directorate Update.</li> <li>7. Miscellaneous.</li> <li>8. Closing.</li> </ol>                                                                                                                              |



| No  | Tanggal<br>Date                                     | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----|-----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8.  | 30 Oktober<br>2023<br><i>October 30,<br/>2023</i>   | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Laporan Direktorat Fincon s/d Bulan September 2023 vs RBB 2023 dan Proyeksi s/d Desember 2023 vs Audited 2022 serta Asumsi penyusunan RBB 2024.</li> <li>3. Laporan Direktorat Bisnis &amp; Treasury s/d Bulan September 2023 vs RBB 2023.</li> <li>4. Laporan Direktorat Asset Recovery s/d Bulan September 2023 dan proyeksi penyelesaian s/d akhir tahun 2023.</li> <li>5. Laporan Direktorat Compliance s/d Bulan September 2023.</li> <li>6. Warna Sari.</li> <li>7. Penutup.</li> </ol>                                                                                                                                                                                                                            | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Report of Fincon Directorate up to September 2023 vs 2023 RBB and Projection up to December 2023 vs 2022 Audited and Assumptions for 2024 RBB preparation.</li> <li>3. Report of the Directorate of Business &amp; Treasury up to September 2023 vs 2023 RBB.</li> <li>4. Asset Recovery Directorate Report up to September 2023 and projected completion until the end of 2023.</li> <li>5. Report of Compliance Directorate up to September 2023.</li> <li>6. Miscellaneous.</li> <li>7. Closing.</li> </ol>                                                                                                                                                                                                                    |
| 9.  | 27 November<br>2023<br><i>November 27,<br/>2023</i> | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Laporan Direktorat Fincon s/d Bulan Oktober 2023 vs RBB 2023 dan Proyeksi s/d Bulan Desember 2023 vs Audited 2022 serta progres penyusunan RBB 2024.</li> <li>3. Laporan Direktorat Bisnis &amp; Treasury s/d Bulan Oktober 2023 vs RBB 2023 dan Proyeksi s/d Bulan Desember 2023.</li> <li>4. Laporan Direktorat Asset Recovery s/d Bulan Oktober 2023 dan Proyeksi penyelesaian s/d akhir tahun 2023.</li> <li>5. Laporan Direktorat Compliance s/d Bulan Oktober 2023.</li> <li>6. Progres sampai Bulan Oktober 2023 : <ol style="list-style-type: none"> <li>a. Update Direktorat Human Capital</li> <li>b. Update Direktorat IT &amp; Operation</li> </ol> </li> <li>7. Warna Sari.</li> <li>8. Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. Report of Fincon Directorate up to October 2023 vs 2023 RBB and Projection up to December 2023 vs 2022 Audited as well as progress of 2024 RBB preparation.</li> <li>3. Report of Directorate of Business &amp; Treasury up to October 2023 vs 2023 RBB and Projection up to December 2023.</li> <li>4. Directorate of Asset Recovery report up to October 2023 and projection of completion until the end of 2023.</li> <li>5. Report of Compliance Directorate up to October 2023.</li> <li>6. Progress until October 2023: <ol style="list-style-type: none"> <li>a. Human Capital Directorate Update</li> <li>b. IT &amp; Operation Directorate Update</li> </ol> </li> <li>7. Miscellaneous.</li> <li>8. Closing.</li> </ol> |
| 10. | 14 Desember<br>2023<br><i>December 14,<br/>2023</i> | <ol style="list-style-type: none"> <li>1. Pembukaan</li> <li>2. Rencana Kerja 2024 Direktorat: Bisnis &amp; Treasury; Fincon; HC &amp; GA; IT &amp; Operation; Aset Recovery; Compliance &amp; SKMR; SKAI.</li> <li>3. Agenda Rencana Kegiatan BAGI Tahun 2024.</li> <li>4. Laporan Bulan Januari s/d Bulan November 2023 dan Proyeksi akhir tahun 2023 Direktorat: Fincon; Bisnis &amp; Treasury; Aset Recovery.</li> <li>5. Laporan Realisasi Pemenuhan Komitmen OJK 2023</li> <li>6. Warna Sari.</li> <li>7. Penutup.</li> </ol>                                                                                                                                                                                                                                                      | <ol style="list-style-type: none"> <li>1. Opening</li> <li>2. 2024 Work Plan Directorates: Business &amp; Treasury; Fincon; HC &amp; GA; IT &amp; Operation; Asset Recovery; Compliance &amp; SKMR; SKAI.</li> <li>3. BAGI Activity Plan Agenda for 2024.</li> <li>4. January to November 2023 Reports and Projections for the end of 2023 Directorates: Fincon; Business &amp; Treasury; Asset Recovery.</li> <li>5. FSA Commitment Fulfillment Realization Report 2023</li> <li>6. Miscellaneous.</li> <li>7. Closing.</li> </ol>                                                                                                                                                                                                                                                             |

## Program Pengenalan Perusahaan Bagi Komisaris Baru

Dalam hal pengangkatan Komisaris baru, Bank memastikan Komisaris memahami tugas dan tanggung jawabnya dan 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

*In the event of the appointment of a new Commissioner, the Bank ensures that the Commissioner understands his/her duties and responsibilities and provides information to relevant parties in order to gain a better understanding of Bank Artha Graha Internasional to support the implementation of his/her 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 2023.

## 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 workshops.*

*The following are the educational training programs and/or competency developments attended by the Board of Commissioners throughout 2023.*

| Peserta<br><i>Participants</i> | Jenis Pelatihan<br><i>Type of Training</i> | Materi Pendidikan dan Pelatihan<br><i>Education and Training Materials</i>                                                                    | Tanggal<br><i>Date</i>                          | Penyelenggara<br><i>Organizer</i> |
|--------------------------------|--------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|-----------------------------------|
| Elizawatie<br>Simon            | Webinar<br><i>Webinar</i>                  | Memperkuat Ketahanan Nasional di<br>Industri Jasa Keuangan<br><i>Strengthening National Resilience in the<br/>Financial Services Industry</i> | 22 Mei 2023<br><i>May 22, 2023</i>              | OJK Institute                     |
|                                | Refreshment<br><i>Refreshment</i>          | Refreshment Manajemen Risiko<br><i>Risk Management Refreshment</i>                                                                            | 3-15 Juli 2023<br><i>July 3-15, 2023</i>        | Risiko Manajemen<br>Gagasan       |
|                                | Webinar<br><i>Webinar</i>                  | Waspada Modus Penipuan Gaya Baru<br><i>Awareness of New Style of Fraud</i>                                                                    | 3 Agustus 2023<br><i>August 3, 2023</i>         | OJK Institute                     |
|                                | Seminar<br><i>Seminar</i>                  | Seminar <i>Market Review/Economy<br/>Outlook Tahun 2024</i><br><i>Seminar on Market Review/Economic<br/>Outlook Year 2024</i>                 | 2 Desember 2023<br><i>December 2, 2023</i>      | LPPI                              |
| Nicolaus Eko<br>Riwayanto*)    | Refreshment<br><i>Refreshment</i>          | Refreshment Manajemen Risiko<br><i>Risk Management Refreshment</i>                                                                            | 1-15 Agustus 2023<br><i>August 1-15, 2023</i>   | Risiko Manajemen<br>Gagasan       |
| Pesta Uli<br>Sitanggang**)     | Webinar<br><i>Webinar</i>                  | Pembekalan Calon Komisaris<br><i>Commissioner Candidate Briefing</i>                                                                          | 21-22 Agustus 2023<br><i>August 21-22, 2023</i> | LPPI                              |
|                                | Seminar<br><i>Seminar</i>                  | Indonesia <i>Financial Sector Outlook<br/>2024</i><br><i>Indonesia Financial Sector Outlook in<br/>2024</i>                                   | 24 November 2023<br><i>November 24, 2023</i>    | LPPI                              |
|                                | Seminar<br><i>Seminar</i>                  | Seminar <i>Market Review/Economy<br/>Outlook Tahun 2024</i><br><i>Seminar on Market Review/Economic<br/>Outlook Year 2024</i>                 | 2 Desember 2023<br><i>December 2, 2023</i>      | LPPI                              |

\*) menjabat hingga 27 Juni 2023 | *served until June 27, 2023*

\*\*) menjabat sejak 27 Juni 2023 | *in office since June 27, 2023*





## Keputusan, Rekomendasi dan Pelaksanaan Tugas Dewan Komisaris

Selama tahun 2023, Dewan Komisaris Bank Artha Graha Internasional telah mengambil beberapa keputusan yaitu:

1. Menunjuk Ibu Elizawatie Simon selaku Komisaris Independen untuk memimpin RUPS;
2. Memberhentikan dengan hormat Bapak Nicolaus Eko Riwayanto selaku Komisaris Independen, Bapak Andy Dharma selaku Direktur, Bapak Indrastomo Nugroho selaku Direktur dan Bapak Anas Latief selaku Direktur Kepatuhan/Direktur Independen;
3. Mengangkat kembali anggota Dewan Komisaris dan anggota Direksi Perseroan sebagai berikut:

### Dewan Komisaris

- a. Bapak Kiki Syahnakri, selaku Komisaris Utama/Komisaris Independen;
- b. Bapak Tomy Winata, selaku Wakil Komisaris Utama
- c. Bapak Sugianto Kusuma, selaku Wakil Komisaris Utama

### Direksi

- a. Bapak Andy Kasih, selaku Direktur Utama
  - b. Bapak Indra Sintung Budianto, selaku Direktur
4. Mengangkat 1 (satu) orang Komisaris Independen dan 1 (satu) orang Direksi baru yaitu Ibu Pesta Uli Sitanggang selaku Komisaris Independen dan Bapak Handoyo Soedirdja selaku Direktur;
  5. Mengangkat Bapak Indrastomo Nugroho selaku Direktur Kepatuhan/Direktur Independen;
  6. Menunjuk kembali 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 2023; dan
  7. Menunjuk anggota Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi.

## Decisions, Recommendations and Implementation of Board of Commissioners' Duties

In 2023, the Board of Commissioners of Bank Artha Graha Internasional made a number of decisions, namely:

1. Appointed Mrs. Elizawatie Simon as Independent Commissioner to chair the GMS;
2. Honorably discharged Mr. Nicolaus Eko Riwayanto as Independent Commissioner, Mr. Andy Dharma as Director, Mr. Indrastomo Nugroho as Director and Mr. Anas Latief as Compliance Director/Independent Director;
3. Reappointed the members of the Board of Commissioners and the Board of Directors of the Company as follows:

### Board of Commissioners

- a. Mr. Kiki Syahnakri, as President Commissioner/Independent Commissioner;
- b. Mr. Tomy Winata, as Vice President Commissioner
- c. Mr. Sugianto Kusuma, as Vice President Commissioner

### Board of Directors

- a. Mr. Andy Kasih, as President Director
  - b. Mr. Indra Sintung Budianto, as Director
4. Appointed 1 (one) Independent Commissioner and 1 (one) new Director, namely Mrs. Pesta Uli Sitanggang as Independent Commissioner and Mr. Handoyo Soedirdja as Director;
  5. Appointed Mr. Indrastomo Nugroho as Compliance Director/Independent Director;
  6. Re-appointed Public Accounting Firm Kanaka Puradiredja, Suhartono as the accounting firm and/or public accounting firm that will audit the Bank's books for the fiscal year ending December 31, 2023; and
  7. Appointed members of the Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee.

## 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;

## 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 must submit a resignation request to the Bank regarding such intention at least 90 days before the date of his/her resignation;

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.
2. *The Bank must hold a GMS to decide on the resignation request of a member of the Board of Commissioners no later than 90 days after the receipt of the resignation letter. A 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. *Resigns with written notice;*
    - b. *No longer meets the requirements of the applicable legislation;*
    - c. *Passed away;*
    - d. *Is dismissed by resolution of the GMS, and*
    - e. *Is declared bankrupt or placed under guardianship based on a court order.*

## 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 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 guidelines, so that the implementation of their duties can be directed and effective. The committees under the Board of Commissioners include the Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee.*



| Uraian<br><i>Description</i>                                                   | Dasar Penilaian<br><i>Basis of Assessment</i>                                                                                                                 | Penilaian Kinerja<br><i>Performance Assessment</i> |
|--------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| Komite Audit<br><i>Audit Committee</i>                                         | 1. Kehadiran dalam rapat Komite;                                                                                                                              | Sangat Baik<br><i>Very Good</i>                    |
| 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><i>Very Good</i>                    |
|                                                                                | 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><i>Very Good</i>                    |
|                                                                                | 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. <i>Attendance at Committee meetings;</i>                                                                                                                   |                                                    |
|                                                                                | 2. <i>Mastery of the material to be discussed;</i>                                                                                                            |                                                    |
|                                                                                | 3. <i>Ability to provide time and efforts to fulfill duties and responsibilities as a member of the Committee;</i>                                            |                                                    |
|                                                                                | 4. <i>Quality and advice provided in meetings;</i>                                                                                                            |                                                    |
|                                                                                | 5. <i>Monitoring and evaluation, both periodically and annually, on matters that fall within the scope of duties and responsibilities of each Committee;</i>  |                                                    |
|                                                                                | 6. <i>Monitoring and correction of deviations; and</i>                                                                                                        |                                                    |
|                                                                                | 7. <i>Monitoring and evaluation of divisions/units related to the duties and responsibilities of each committee.</i>                                          |                                                    |

## DIREKSI

### BOARD OF DIRECTORS

Direksi merupakan organ perusahaan yang bertanggung jawab atas jalannya pengurusan Bank untuk kepentingan Bank serta sesuai dengan maksud dan tujuan Bank. Direksi memiliki wewenang serta bertugas dan bertanggung jawab secara kolektif dalam mengelola Bank. Secara garis besar, masing-masing Direktur dapat melaksanakan tugas dan mengambil keputusan sesuai dengan pembagian tugas dan wewenangnya. Direksi bertanggung jawab terhadap pengelolaan Bank agar dapat menghasilkan keuntungan dan memastikan kesinambungan usaha Bank sesuai dengan anggaran dasar dan peraturan perundang-undangan.

*The Board of Directors is a corporate organ responsible for the management of the Bank for the benefit of the Bank and in accordance with the purposes and objectives of the Bank. The Board of Directors has the authority as well as the duty and responsibility collegially in managing the Bank. In general, each Director can carry out duties and make decisions in accordance with the division of duties and authority. The Board of Directors is responsible for the management of the Bank in order to generate profits and ensure the sustainability of the Bank's business in accordance with the articles of association and laws and regulations.*

## Pedoman Kerja/Piagam Direksi

Bank telah memiliki Pedoman dan Tata Tertib Kerja Direksi 0027.04.0 tanggal 28 Desember 2023 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. POJK No. 12/POJK.03/2021 tentang Bank Umum;
4. POJK No. 17 Tahun 2023 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.

## Board of Directors Charter

The Bank has a Board of Directors Charter 0027.04.0 dated December 28, 2023 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 concerning Limited Liability Companies;
2. Law No. 10 of 1998 on Banking;
3. POJK No. 12/POJK.03/2021 concerning Commercial Banks;
4. POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks;
5. Financial Services Authority Regulation No. 33/POJK.04/2014 regarding the Board of Directors and Board of Commissioners of Issuers and Public Companies;
6. Circular Letter of the Financial Services Authority No. 13/SEOJK.03/2017 regarding the Implementation of Corporate Governance for Commercial Banks; and
7. Articles of Association of Bank Artha Graha Internasional.

## Ketentuan Masa Jabatan

Masa jabatan anggota Direksi ditetapkan selama tiga tahun dan dapat diangkat kembali berdasarkan keputusan RUPS. Namun, masa jabatan anggota Direksi akan berakhir dengan sendirinya apabila anggota Direksi 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 pengampunan berdasarkan suatu penetapan pengadilan.

## Term of Office Provisions

The term of office of a member of the Board of Directors is set for three years and may be reappointed based on a resolution of the GMS. However, the term of office of a member of the Board of Directors will expire automatically if the member of the Board of Directors:

1. Resigns with written notice;
2. No longer meets the requirements of the applicable legislation;
3. Passed away;
4. Is dismissed by resolution of the GMS; and
5. Is declared bankrupt or placed under guardianship based on a court decision.

## Komposisi Direksi

Tahun 2023, komposisi Dewan Komisaris Bank Artha Graha Internasional mengalami perubahan sesuai keputusan RUPS Tahunan Tahun 2023 yang diselenggarakan pada 27 Juni 2023, sehingga komposisi Direksi Bank menjadi sebagai berikut:

## Board of Directors Composition

In 2023, the composition of the Board of Commissioners of Bank Artha Graha Internasional changed in accordance with the resolution of the 2023 Annual GMS held on June 27, 2023 to be as follows:



| Nama<br><i>Name</i> | Jabatan<br><i>Position</i>                                                                               | Dasar Pengangkatan<br><i>Basis of Appointment</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Periode<br><i>Period</i> |
|---------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| Andy Kasih          | Direktur Utama<br><i>President<br/>Director</i>                                                          | <ol 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; dan</li> <li>Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023</li> </ol> <ol style="list-style-type: none"> <li><i>Deed of Meeting Resolution No. 95 dated June 30, 2008;</i></li> <li><i>Deed of Meeting Resolution No. 5 dated July 4, 2014;</i></li> <li><i>Deed of Meeting Resolution No. 20 dated June 16, 2017;</i></li> <li><i>Deed of Meeting Resolution No. 7 dated October 5, 2020; and</i></li> <li><i>Deed of Meeting Resolution No. 16 dated July 17, 2023</i></li> </ol> | 2023-2026                |
| Christina Harapan   | Wakil Direktur Utama<br><i>Vice President<br/>Director</i>                                               | <ol style="list-style-type: none"> <li>Akta Pernyataan Keputusan Rapat No. 09 tanggal 17 Juli 2018; dan</li> <li>Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021.</li> </ol> <ol style="list-style-type: none"> <li><i>Deed of Meeting Resolution No. 09 dated July 17, 2018; and</i></li> <li><i>Deed of Meeting Resolution No. 177 dated August 23, 2021.</i></li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                             | 2021-2024                |
| Indrastomo Nugroho  | Direktur Kepatuhan / Direktur Independen<br><i>Compliance<br/>Director/<br/>Independent<br/>Director</i> | <ol 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; dan</li> <li>Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023</li> </ol> <ol style="list-style-type: none"> <li><i>Deed of Meeting Resolution No. 09 dated July 17, 2018;</i></li> <li><i>Deed of Meeting Resolution No. 177 dated August 23, 2021; and</i></li> <li><i>Deed of Meeting Resolution No. 16 dated July 17, 2023.</i></li> </ol>                                                                                                                                                                                                                                                                                 | 2023-2026                |
| Indra S. Budianto   | Direktur<br><i>Director</i>                                                                              | <ol 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; dan</li> <li>Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023</li> </ol> <ol style="list-style-type: none"> <li><i>Deed of Meeting Resolution No. 225 dated November 28, 2014;</i></li> <li><i>Deed of Meeting Resolution No. 20 dated June 16, 2017;</i></li> <li><i>Deed of Meeting Resolution No. 7 dated October 5, 2020; and</i></li> <li><i>Deed of Meeting Resolution No. 16 dated July 17, 2023</i></li> </ol>                                                                                                                                | 2023-2026                |
| Handoyo Soedirdja   | Direktur<br><i>Director</i>                                                                              | <ul style="list-style-type: none"> <li>Akta Pernyataan Keputusan Rapat No. 16 tanggal 17 Juli 2023</li> <li><i>Deed of Meeting Resolution No. 16 dated July 17, 2023</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 2023-2026                |

## 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 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.*



Tabel berikut menjelaskan persetujuan dari Otoritas Jasa Keuangan dan Bank Indonesia terhadap anggota Direksi Bank:

The following table sets out the approvals from the Financial Services Authority and Bank Indonesia for 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 No. 10/184/GBI/DPIP/Rahasia<br>Bank Indonesia Letter No. 10/184/GBI/DPIP/Rahasia           |
| Christina Harapan  | Wakil Direktur Utama<br>Vice President Director                                        | Otoritas Jasa Keuangan<br>Financial Services Authority | 9 Januari 2019<br>January 9, 2019       | Surat Otoritas Jasa Keuangan No. SR-8/PB.12/2019<br>Financial Services Authority Letter No. SR-8/PB.12/2019     |
| Indrastomo Nugroho | Direktur Kepatuhan / Direktur Independen<br>Compliance Director / Independent Director | Otoritas Jasa Keuangan<br>Financial Services Authority | 8 November 2023<br>November 8, 2023     | Surat Otoritas Jasa Keuangan No. SR-252/PB.02/2023<br>Financial Services Authority Letter No. SR-252/PB.02/2023 |
| Indra S. Budianto  | Direktur<br>Director                                                                   | Otoritas Jasa Keuangan<br>Financial Services Authority | 2 Oktober 2015<br>October 2, 2015       | Surat Otoritas Jasa Keuangan No. SR-123/PB.12/2019<br>Financial Services Authority Letter No. SR-123/PB.12/2019 |
| Handoyo Soedirdja  | Direktur<br>Director                                                                   | Otoritas Jasa Keuangan<br>Financial Services Authority | 8 November 2023<br>November 8, 2023     | Surat Otoritas Jasa Keuangan No. SR-252/PB.02/2023<br>Financial Services Authority Letter No. SR-252/PB.02/2023 |

## Sertifikasi Manajemen Risiko

Direksi Bank wajib memiliki Sertifikat Manajemen Risiko minimal tingkat 4 dan 5 atau setara dengan jenjang 6 dan 7 sebagaimana yang diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 28/SEOJK.03/2022. Sertifikat tersebut menjadi salah satu indikator dalam penilaian *fit and proper test* yang harus dijalani oleh Direksi yang akan menjabat.

Pada tahun 2023, sebagian besar anggota Dewan Direksi Bank Artha Graha Internasional telah memenuhi ketentuan tersebut dan yang belum memiliki Sertifikat Manajemen Risiko akan segera dilakukan pemenuhan sertifikasi sesuai dengan ketentuan regulator.

## Risk Management Certification

The Board of Directors of the Bank is required to have a Risk Management Certificate of at least level 4 and 5 or equivalent to level 6 and 7 as stipulated in Circular Letter of the Financial Services Authority No. 28/SEOJK.03/2022. The certificate is one of the indicators in the *fit and proper test* assessment that must be undergone by the incoming Directors.

In 2023, most of the members of the Board of Directors of Bank Artha Graha Internasional had complied with these provisions and those who did not have a Risk Management Certificate will soon fulfill the certification in accordance with regulatory requirements.



Pada tahun 2023, Direksi yang telah lulus sertifikasi manajemen risiko sebagai berikut:

*In 2023, the Directors who had passed the risk management certification are as follows:*

| Nama<br><i>Name</i> | Jabatan<br><i>Position</i>                                                                           | Sertifikasi Manajemen Risiko<br><i>Risk Management Certification</i> | Penyelenggara<br><i>Organizer</i>                                                                        |
|---------------------|------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| Andy Kasih          | Direktur Utama<br><i>President Director</i>                                                          | Level V atau setara Jenjang 7<br><i>Level V or to Level 7</i>        | Badan Sertikasi Manajemen Risiko (BSMR)<br><i>Risk Management Certification Body (BSMR)</i>              |
| Christina Harapan   | Wakil Direktur Utama<br><i>Vice President Director</i>                                               | Level V atau setara Jenjang 7<br><i>Level V or to Level 7</i>        | Lembaga Sertikasi Profesi Perbankan (LSPP)<br><i>Banking Professional Certification Institute (LSPP)</i> |
| Indrastomo Nugroho  | Direktur Kepatuhan /<br>Direktur Independen<br><i>Compliance Director /<br/>Independent Director</i> | Level V atau setara Jenjang 7<br><i>Level V or to Level 7</i>        | Lembaga Sertikasi Profesi Perbankan (LSPP)<br><i>Banking Professional Certification Institute (LSPP)</i> |
| Indra S. Budianto   | Direktur<br><i>Director</i>                                                                          | Level V atau setara Jenjang 7<br><i>Level V or to Level 7</i>        | Lembaga Sertikasi Profesi Perbankan (LSPP)<br><i>Banking Professional Certification Institute (LSPP)</i> |
| Handoyo Soedirdja*) | Direktur<br><i>Director</i>                                                                          | Level V atau setara Jenjang 7<br><i>Level V or to Level 7</i>        | Lembaga Sertikasi Profesi Perbankan (LSPP)<br><i>Banking Professional Certification Institute (LSPP)</i> |

\*) Telah memperoleh Sertifikasi Manajemen Risiko Level V pada tanggal 22 Maret 2024

\*) *Obtained Level V Risk Management Certification on March 22, 2024*

## Tugas dan Tanggung Jawab Direksi

## *Duties and Responsibilities of Board of Directors*

Sesuai dengan ketentuan dalam Pedoman dan Tata Tertib Kerja Direksi, Direksi mengemban tugas dan tanggung jawab sebagai berikut:

*In accordance with the provisions of the Board of Directors' Charter, the Board of Directors has the following duties and responsibilities:*

1. Menjalankan dan bertanggung jawab atas pengurusan Bank untuk kepentingan Bank sesuai dan dalam mencapai maksud dan tujuan Bank

Tugas Pokok Direksi adalah:

- a. Memimpin dan mengurus Bank sesuai dengan tujuan Bank;
- b. Menguasai, memelihara, dan mengurus kekayaan Bank.

2. Direksi wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian.

3. Direksi berwenang mewakili Bank sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar dan keputusan RUPS.

Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya, Direksi dapat membentuk komite dan berkewajiban melakukan evaluasi terhadap kinerja komite tersebut setiap akhir tahun buku Bank, serta untuk mendukung pelaksanaan prinsip tata kelola perusahaan yang baik oleh Bank, Direksi berkewajiban membentuk, serta berwenang untuk mengangkat dan memberhentikan Sekretaris Perusahaan atau

1. *Carrying out and being responsible for the management of the Bank for the benefit of the Bank in accordance with and in achieving the purposes and objectives of the Bank.*

*The main duties of the Board of Directors are:*

- a. *Leading and managing the Bank in accordance with the Bank's objectives;*
- b. *Controlling, maintaining, and managing the Bank's assets.*

2. *The Board of Directors shall carry out their duties, authorities, and responsibilities in good faith and with prudential principles.*

3. *The Board of Directors is authorized to represent the Bank in accordance with the provisions of laws and regulations, articles of association and resolutions of the GMS. In order to support the effectiveness of the implementation of its duties and responsibilities, the Board of Directors may establish committees and is obliged to evaluate the performance of these committees at the end of each financial year of the Bank, and to support the implementation of good corporate governance principles by the Bank, the Board of Directors is obliged to establish, and is authorized*

susunan unit kerja Sekretaris Perusahaan berikut pertanggungjawabnya.

4. Pembagian tugas dan wewenang di antara para anggota Direksi ditetapkan oleh Rapat Umum Pemegang Saham, dan dalam hal Rapat Umum Pemegang Saham tidak menetapkan, pembagian tugas, dan wewenang anggota Direksi ditetapkan berdasarkan keputusan Direksi.
5. Direksi bertanggung jawab penuh dalam melaksanakan tugasnya yang ditujukan untuk kepentingan Bank dalam mencapai maksud dan tujuannya.
6. Merumuskan dan bertanggung jawab atas tercapainya visi, misi dan strategi jangka pendek, menengah dan jangka panjang perusahaan melalui koordinasi kerja dan pemantauan kinerja dan prestasi setiap unit kerja.
7. 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. Direksi berhak mewakili Bank didalam dan diluar pengadilan tentang segala hal dan dalam segala kejadian, dan berhak mengikat Bank dengan pihak lain atau pihak lain dengan Bank serta menjalankan segala tindakan baik yang mengenai pengurusan maupun mengenai pemilikan, akan tetapi dengan ketentuan bahwa khusus:
  - a. Mendirikan suatu usaha baru atau turut serta pada perusahaan lain baik di dalam maupun di luar negeri;
  - b. Menjual saham milik Bank pada perusahaan lain;
  - c. Membeli, menjual atau dengan cara lain melepaskan hak atas barang tidak bergerak atau perusahaan-perusahaan; dan
  - d. Menyewakan, menjamin atau memberati barang-barang tidak bergerak milik Bank harus dengan persetujuan Dewan Komisaris, yang dalam pelaksanaannya terhadap pihak ketiga surat/akta yang bersangkutan cukup ditandatangani oleh Komisaris Utama atau 1 (satu) Wakil Komisaris Utama bersama-sama dengan 1 (satu) anggota Dewan Komisaris.
9. Perbuatan hukum untuk mengalihkan, melepaskan hak atau menjadikan jaminan utang yang merupakan lebih dari 50% (lima puluh persen) jumlah kekayaan bersih Bank baik dalam satu transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain, Direksi harus mendapat persetujuan RUPS yang dihadiri atau diwakili para pemegang saham yang memiliki paling sedikit 3/4 (tiga per empat) bagian dari jumlah seluruh saham dengan hak suara hadir dalam RUPS, dan keputusan disetujui oleh lebih dari 3/4 (tiga per empat) bagian dari jumlah seluruh saham dengan hak suara yang hadir dalam RUPS. Apabila dalam RUPS pertama yang dimaksud tersebut di atas kuorum yang ditentukan tidak tercapai, maka dapat diselenggarakan RUPS kedua dengan acara yang sama seperti RUPS pertama. RUPS kedua tersebut harus dihadiri atau diwakili para pemegang saham yang memiliki paling sedikit 2/3 (dua

to appoint and dismiss the Corporate Secretary or the composition of the Corporate Secretary work unit and its responsibilities.

4. The division of duties and authority among the members of the Board of Directors shall be determined by the General Meeting of Shareholders, and in the event that the General Meeting of Shareholders does not determine, the division of duties, and authority of the members of the Board of Directors shall be determined by resolution of the Board of Directors.
5. The Board of Directors is fully responsible for carrying out its duties for the benefit of the Bank in achieving its goals and objectives.
6. Formulating and being responsible for the achievement of the vision, mission and short, medium and long term strategies of the company through work coordination and monitoring the performance and achievement of each work unit.
7. 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. The Board of Directors has the right to represent the Bank in and out of court on all matters and in all events, and has the right to bind the Bank with other parties or other parties with the Bank and to take all actions both regarding management and ownership, but with the specific provisions of:
  - a. Establishing a new business or participate in other companies both at home and abroad;
  - b. Selling shares owned by the Bank in other companies;
  - c. Buying, selling or otherwise disposing of rights to immovable property or corporate companies; and
  - d. Leasing, guaranteeing or encumbering immovable property belonging to the Bank must be with the approval of the Board of Commissioners, which in its implementation towards third parties the letter/ deed concerned is sufficiently signed by the President Commissioner or 1 (one) Vice President Commissioner together with 1 (one) member of the Board of Commissioners.
9. For legal actions to transfer, release rights or make debt collateral which constitutes more than 50% (fifty percent) of the Bank's net assets either in one independent transaction or in relation to each other, the Board of Directors must obtain approval from the GMS which is attended or represented by shareholders who own at least 3/4 (three fourths) of the total shares with voting rights present at the GMS, and the decision is approved by more than 3/4 (three fourths) of the total shares with voting rights present at the GMS. If in the first GMS referred to above the specified quorum is not achieved, a second GMS may be held with the same agenda as the first GMS.

The second GMS must be attended or represented by shareholders holding at least 2/3 (two-thirds) of the



per tiga) bagian dari jumlah seluruh saham dengan hak suara yang sah, dan keputusan disetujui oleh lebih dari 3/4 (tiga per empat) bagian dari jumlah seluruh saham dengan hak suara yang hadir dalam RUPS kedua.

Jikalau kuorum dalam RUPS kedua tersebut juga tidak terpenuhi, maka RUPS ketiga sah dan berhak mengambil keputusan jika dihadiri oleh pemegang saham dari saham dengan hak suara yang sah, dalam kuorum kehadiran yang ditetapkan oleh OJK, atas permohonan Bank. Dalam pemanggilan RUPS ketiga menyebutkan bahwa RUPS kedua telah diselenggarakan dan tidak mencapai kuorum kehadiran.

10. Untuk menjalankan perbuatan hukum berupa transaksi yang memuat benturan kepentingan antara kepentingan ekonomis pribadi anggota Direksi, Dewan Komisaris atau Pemegang Saham, dengan kepentingan ekonomis Perseroan, Direksi memerlukan persetujuan RUPS.
11. Direksi wajib menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern (SKAI), auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain.
12. Wajib mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui Rapat Umum Pemegang Saham.
13. Direksi wajib mengelola Bank sesuai dengan kewenangan dan tanggung jawab Direksi sebagaimana diatur dalam anggaran dasar dan peraturan perundang-undangan.
14. Direksi wajib menerapkan prinsip-prinsip Tata Kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
15. Dalam rangka menerapkan prinsip Tata Kelola yang baik, Direksi paling sedikit wajib membentuk:
  - a. Satuan Kerja Audit Intern;
  - b. Satuan Kerja Manajemen Risiko dan Komite Manajemen Risiko; dan
  - c. Satuan Kerja Kepatuhan.
16. Direksi wajib mengungkapkan kepada pegawai mengenai kebijakan Bank yang bersifat strategis di bidang kepegawaian.
17. Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai konsultan. Penggunaan penasihat perorangan dan/atau jasa profesional sebagai konsultan dapat dilakukan dalam hal memenuhi persyaratan:
  - a. Untuk proyek bersifat khusus;
  - b. Didasarkan pada kontrak kerja yang jelas; dan
  - c. Merupakan Pihak Independen dan memiliki kualifikasi untuk mengerjakan proyek yang bersifat khusus sebagaimana dimaksud dalam huruf a.
18. Direksi wajib menyediakan data dan informasi yang akurat, relevan, dan tepat waktu kepada Dewan Komisaris.

total number of shares with valid voting rights, and the resolution shall be approved by more than 3/4 (three-fourths) of the total number of shares with voting rights present at the second GMS.

If the quorum in the second GMS is also not met, then the third GMS is valid and entitled to make decisions if attended by shareholders of shares with valid voting rights, within the attendance quorum determined by OJK, at the request of the Bank. The invitation to the third GMS states that the second GMS has been held and did not reach the attendance quorum.

10. Carrying out legal actions in the form of transactions that contain conflicts of interest between the personal economic interests of members of the Board of Directors, Board of Commissioners or Shareholders, with the economic interests of the Company, the Board of Directors requires GMS approval.
11. The Board of Directors shall follow up on audit findings and recommendations from the Internal Audit Unit (SKAI), external auditors, supervisory results of the Financial Services Authority and/or supervisory results of other authorities.
12. Shall be accountable for the implementation of its duties to the Shareholders through the General Meeting of Shareholders.
13. The Board of Directors shall manage the Bank in accordance with its authority and responsibilities as stipulated in the articles of association and laws and regulations.
14. The Board of Directors shall apply the principles of Good Governance in every business activity of the Bank at all levels of the organization.
15. To implement the principles of good governance, the Board of Directors must at least establish:
  - a. Internal Audit Work Unit;
  - b. Risk Management Work Unit and Risk Management Committee; and
  - c. Compliance Work Unit.
16. The Board of Directors must disclose the Bank's strategic policies in the field of employment to employees.
17. The use of individual advisors and/or professional services as consultants may be carried out in the event of fulfilling the following requirements:
  - a. Intended for special projects;
  - b. Based on a clear work contract; and
  - c. Performed by an Independent Party with the qualifications to work on special projects as referred to in letter a.
18. The Board of Directors shall provide accurate, relevant and timely data and information to the Board of Commissioners.



19. Direksi wajib memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Direksi. Pedoman dan tata tertib kerja paling sedikit wajib mencantumkan:
- Pengaturan etika kerja;
  - Waktu kerja; dan
  - Pengaturan rapat.
20. Keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja mengikat dan menjadi tanggung jawab seluruh anggota Direksi

19. The Board of Directors must have guidelines and work rules that are binding for each member of the Board of Directors. The guidelines and work rules must at least include:
- Work ethics arrangements;
  - Working time; and
  - Meeting arrangements.
20. Decisions of the Board of Directors made in accordance with the guidelines and work rules are binding and the responsibility of all members of the Board of Directors

## Tugas dan Tanggung Jawab Masing-Masing Direksi

## Duties and Responsibilities of Each Director

| Nama dan Jabatan<br>Name and Position              | Tanggung Jawab<br>Responsibility                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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 Audit Internal 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>;</li> <li>Bertanggung jawab atas bidang <i>Corporate Secretary</i>;</li> <li>Bertanggung jawab atas bidang <i>Financial Control</i>;</li> <li>Bertanggung jawab atas bidang SKTI; dan</li> <li>Bertanggung jawab atas bidang <i>Credit Analyst</i>.</li> </ul> |





| Nama dan Jabatan<br><i>Name and Position</i>                                                                                   | Tanggung Jawab<br><i>Responsibility</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Christina Harapan<br>Wakil Direktur<br>Utama<br><i>Vice President<br/>Director</i>                                             | <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 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 Digital.</li> </ul> | <ul style="list-style-type: none"> <li><i>Together with the President Director, coordinating 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, coordinating, directing, and supervising 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, enhancing the Bank's image at the 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>Together with the President Director, coordinating 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.</i></li> </ul> |
| Indrastomo Nugroho<br>Direktur Kepatuhan /<br>Direktur Independen<br><i>Compliance Director<br/>/ Independent<br/>Director</i> | <ul style="list-style-type: none"> <li>Bertanggung jawab atas bidang <i>Compliance</i>; dan</li> <li>Bertanggung jawab atas bidang <i>Risk Management</i>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li><i>Responsible for Compliance; and</i></li> <li><i>Responsible for Risk Management.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Indra S. Budianto<br>Direktur<br><i>Director</i>                                                                               | <ul style="list-style-type: none"> <li>Bertanggung jawab atas bidang <i>Asset Recovery Consumer &amp; Retail</i>; dan</li> <li>Bertanggung jawab atas bidang <i>Asset Recovery Corporate &amp; Commercial</i>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li><i>Responsible for the Consumer &amp; Retail Asset Recovery; and</i></li> <li><i>Responsible for Corporate &amp; Commercial Asset Recovery.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Handoyo Soedirdja<br>Direktur<br><i>Director</i>                                                                               | <ul style="list-style-type: none"> <li>Bertanggung jawab atas bidang <i>Financial Institution</i>;</li> <li>Bertanggung jawab atas bidang <i>Treasury</i>;</li> <li>Bertanggung jawab atas bidang <i>Fixed Income</i>;</li> <li>Bertanggung jawab atas bidang <i>Regional Head</i>; dan</li> <li>Bertanggung jawab atas bidang <i>Digital Insight</i>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li><i>Responsible for Financial Institution;</i></li> <li><i>Responsible for Treasury;</i></li> <li><i>Responsible for Fixed Income;</i></li> <li><i>Responsible for Regional Head; and</i></li> <li><i>Responsible for Digital Insight.</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 2023 Direksi telah melaksanakan rapat internal Direksi sebanyak 13 kali. Adapun agenda dan rekapitulasi kehadiran Direksi dalam rapat di tahun 2023 adalah sebagai berikut:

| Nama<br>Name        | Rapat Direksi<br>Board of Directors Meeting |                         |        |
|---------------------|---------------------------------------------|-------------------------|--------|
|                     | Jumlah Rapat<br>Number of Meetings          | Kehadiran<br>Attendance | %      |
| Andy Kasih          | 13                                          | 11                      | 84,62  |
| Christina Harapan   | 13                                          | 10                      | 76,92  |
| Indrastomo Nugroho  | 13                                          | 12                      | 92,31  |
| Indra S. Budianto   | 13                                          | 9                       | 69,23  |
| Handoyo Soedirdja*) | 3                                           | 3                       | 100,00 |
| Anas Latief**)      | 10                                          | 9                       | 90,00  |
| Andy Dharma***)     | 6                                           | 6                       | 100,00 |

\*) Perhitungan jumlah pertemuan efektif setelah ybs lulus uji kelayakan dan kepatutan OJK pada tanggal sejak 8 November 2023 | Calculation of the effective number of meetings after the person has passed the OJK fit and proper test on November 8, 2023.

\*\*) Menjabat hingga 8 November 2023, setelah Bapak Indrastomo Nugroho lulus uji kelayakan dan kepatutan OJK selaku Direktur Kepatuhan/Direktur Independen | Serves until November 8, 2023, after Mr. Indrastomo Nugroho passes the OJK fit and proper test as Compliance Director/Independent Director

\*\*\*) Menjabat hingga 27 Juni 2023 | Serves until June 27, 2023

## Agenda Rapat Internal Direksi

1. Realisasi angka Utama Setiap Bulan;
2. Kinerja Bisnis Setiap Bulan;
3. Pelaksanaan Kepatuhan Bank;
4. Rencana Bisnis Bank;
5. Kinerja Asset Recovery; dan
6. Hal-Hal Strategis Lainnya.

## Board of Directors Meeting

In accordance with 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 (one) time in 1 (one) 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 meeting and all members of the Board of Directors present at the meeting. The minutes of the meeting contain matters discussed and matters decided.

In 2023, the Board of Directors conducted 13 internal Board of Directors meetings. The agenda and attendance summary of the Board of Directors meetings in 2023 are as follows:

## Board of Directors Internal Meeting Agenda

1. Realization of Monthly Key Figures;
2. Monthly Business Performance ;
3. Implementation of Bank Compliance;
4. Bank Business Plan;
5. Asset Recovery Performance; and
6. Other Strategic Matters.



## Program Pengenalan Perusahaan Bagi Direksi Baru

Dalam hal pengangkatan Direksi baru, Bank memastikan Direksi memahami tugas dan tanggung jawabnya dan proses bisnis Bank yang dilaksanakan oleh Direksi selain dapat bekerja selaras dengan Organ Perseroan lainnya.

## Company Introduction Program for New Directors

*In the case of appointing new Directors, the Bank ensures that the Directors understand their duties and responsibilities and the Bank's business processes implemented by the Directors in addition to being able to work in harmony with other Company Organs.*

## Program Pelatihan Direksi

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.

## Board of Directors Training Program

*The Bank provides opportunities for the 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 2023.

*The following are the education and/or competency improvement training attended by the Board of Directors throughout 2023.*

| Peserta<br><i>Participants</i> | Jenis Pelatihan<br><i>Type of Training</i> | Materi Pendidikan<br><i>Education Materials</i>                                                   | Waktu<br><i>Time</i>                             | Penyelenggara<br><i>Organizer</i> |
|--------------------------------|--------------------------------------------|---------------------------------------------------------------------------------------------------|--------------------------------------------------|-----------------------------------|
| Andy Kasih                     | <i>Refreshment</i>                         | <i>Refreshment Manajemen Risiko<br/>Risk Management Refreshment</i>                               | 3-15 Juli 2023<br><i>July 3-15, 2023</i>         | Risiko Manajemen<br>Gagasan       |
|                                | Webinar                                    | Waspada Modus Penipuan Gaya Baru<br><i>Beware of New Style Fraud Modes</i>                        | 3 Agustus<br>2023<br><i>August 3, 2023</i>       | OJK Institute                     |
| Christina Harapan              | <i>Refreshment</i>                         | <i>Refreshment Sertifikasi Treasury Dealer<br/>Treasury Dealer Certification Refreshment</i>      | 7 Januari 2023<br><i>January 7, 2023</i>         | EfektifPro                        |
|                                | <i>Refreshment</i>                         | <i>Refreshment Sertifikasi Manajemen Risiko<br/>Risk Management Certification<br/>Refreshment</i> | 4 Maret 2023<br><i>March 4, 2023</i>             | Raharja Duta<br>Solusindo         |
| Indrastomo Nugroho             | <i>Refreshment</i>                         | <i>Refreshment Sertifikasi Manajemen Risiko<br/>Risk Management Certification<br/>Refreshment</i> | 3-15 Juli 2023<br><i>July 3-15, 2023</i>         | Risiko Manajemen<br>Gagasan       |
|                                |                                            | <i>Sustainable Finance - Carbon Literacy</i>                                                      | 9 Desember<br>2023<br><i>December 9, 2023</i>    | Internal                          |
| Indra S. Budianto              | <i>Refreshment</i>                         | <i>Refreshment Sertifikasi Manajemen Risiko<br/>Risk Management Certification<br/>Refreshment</i> | 4 Maret 2023<br><i>March 4, 2023</i>             | Raharja Duta<br>Solusindo         |
| Anas Latief*)                  | <i>Refreshment</i>                         | <i>Refreshment Sertifikasi Manajemen Risiko<br/>Risk Management Certification<br/>Refreshment</i> | 1-15 Agustus<br>2023<br><i>August 1-15, 2023</i> | Risiko Manajemen<br>Gagasan       |

| Peserta<br><i>Participants</i>   | Jenis Pelatihan<br><i>Type of Training</i> | Materi Pendidikan<br><i>Education Materials</i>                                                                                                          | Waktu<br><i>Time</i>                                                       | Penyelenggara<br><i>Organizer</i> |
|----------------------------------|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------|
| Andy Dhama <sup>*)</sup>         | Forum Group Discussion                     | BAGInfinite-Kader: Forum Group Discussion (FGD) Synergy BAG-AGG-AGN & Team Building                                                                      | 1 Mei 2023<br>May 1, 2023                                                  | Internal                          |
|                                  | Refreshment                                | Refreshment Sertifikasi Manajemen Risiko<br><i>Risk Management Certification Refreshment</i>                                                             | 3-15 Juli 2023<br>July 3-15, 2023                                          | Risiko Manajemen Gagasan          |
|                                  | Workshop                                   | Workshop Penerapan ATMR Risiko Pasar<br><i>Implementation of ATMR Market Risk Workshop</i>                                                               | 18-19 September 2023<br>September 18-19, 2023                              | Risiko Manajemen Gagasan          |
|                                  | Pelatihan<br><i>Training</i>               | PPL WPPE: Perizinan WPEE & WPPE serta Siklus Penyelesaian Transaksi T+2<br><i>PPL WPPE: WPEE and WPPE Licensing and T+2 Transaction Settlement Cycle</i> | 20 November 2023 - 5 Desember 2023<br>November 20, 2023 - December 5, 2023 | TICMI EDU                         |
|                                  | Pelatihan<br><i>Training</i>               | Sustainable Finance - Carbon Literacy                                                                                                                    | 9 Desember 2023<br>December 9, 2023                                        | Yensen Aliamin                    |
| Handoyo Soedirdja <sup>**)</sup> | Pelatihan<br><i>Training</i>               | Pembekalan Sertifikasi Manajemen Risiko bagi Calon Direktur Bank<br><i>Provision of Risk Management Certification for Prospective Bank Directors</i>     | 20-21 Juli 2023<br>July 20-21, 2023                                        | LPPI                              |

<sup>\*)</sup> Menjabat hingga 27 Juni 2023 | *served until since June 27, 2023*

<sup>\*\*)</sup> Menjabat sejak 27 Juni 2023 | *in office since June 27, 2023*

## Mekanisme Pengunduran Diri dan Pemberhentian Direksi

## Resignation and Dismissal Mechanism of 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.

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 is entitled to resign from his/her position and shall submit a request for resignation to the Bank regarding his/her intention at least 90 days before the date of his/her resignation.
2. The Bank must hold a GMS to decide on the request for resignation of a member of the Board of Directors no later than 90 days after the receipt of the resignation letter.



3. Kepada anggota Direksi yang mengundurkan diri sebagaimana tersebut tetap dapat dimintakan pertanggungjawabannya sejak pengangkatan yang bersangkutan sampai dengan pengunduran dirinya dalam RUPS berikutnya.
4. Bank wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan hal tersebut kepada Otoritas Jasa Keuangan paling lambat 2 hari kerja setelah:
  - a. Diterimanya permohonan pengunduran diri Direksi; dan
  - b. Diterimanya keputusan atas hasil penyelenggaraan RUPS mengenai permohonan pengunduran diri anggota Direksi.
5. Masa jabatan anggota Direksi dengan sendirinya berakhir apabila anggota Direksi tersebut:
  - a. Mengundurkan diri dengan pemberitahuan secara tertulis;
  - b. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;
  - c. Meninggal dunia;
  - d. Diberhentikan berdasarkan keputusan RUPS; dan
  - e. Dinyatakan pailit atau berada di bawah pengampuan berdasarkan suatu penetapan pengadilan.
6. Dalam hal terdapat anggota Direksi yang diberhentikan untuk sementara, Dewan Komisaris harus menyelenggarakan RUPS untuk mencabut atau menguatkan keputusan pemberhentian sementara tersebut.

3. *Members of the Board of Directors who resign as mentioned can still be held accountable from their appointment until their resignation in the next GMS.*
4. *The Bank is obliged to disclose information to the public and submit it to the Financial Services Authority no later than 2 working days after:*
  - a. *Acceptance of the resignation request of the Board of Directors; and*
  - b. *Acceptance of the resolution on the results of the GMS regarding the request for resignation of a member of the Board of Directors.*
5. *The term of office of a member of the Board of Directors automatically ends if the member of the Board of Directors:*
  - a. *Resigns with written notice;*
  - b. *No longer meets the requirements of the applicable legislation;*
  - c. *Passed away;*
  - d. *Is dismissed by resolution of the GMS; and*
  - e. *Is declared bankrupt or under guardianship based on a stipulation Court.*
6. *In the event that a member of the Board of Directors is temporarily dismissed, the Board of Commissioners must organize a GMS to revoke or strengthen the temporary dismissal decision.*

## 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 2023.

## 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 in 2023.*



## DEWAN PENGAWAS SYARIAH

### SHARIA SUPERVISORY BOARD

Bank Artha Graha Internasional tidak memiliki Dewan Pengawas Syariah karena sampai dengan periode yang berakhir pada tanggal 31 Desember 2023, 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, 2023, 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.*

## KEBIJAKAN PENGUNGKAPAN INFORMASI DAN BENTURAN KEPENTINGAN

### INFORMATION DISCLOSURE AND CONFLICT OF INTEREST POLICY

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 Bank's Board of Commissioners and Board of Directors must maintain independence and avoid any form of conflict of interest, whether for personal, group or specific interests.*

### Pengelolaan Benturan Kepentingan

### Conflict of Interest Management

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. 17 Tahun 2023 Bab VI Pasal 80, anggota Direksi maupun Dewan Komisaris hendaknya senantiasa harus:

*Based on the prevailing 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, with reference to the Financial Services Authority Regulation No. 17 of 2023 Chapter VI Article 80, Directors and the Board of Commissioners should always:*

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

1. Prioritize the interests of the Company and not reduce the Company's finances in the event of a conflict of interest;
2. Avoid making decisions in situations and conditions where there is a conflict of interest;
3. Disclose family relationships, financial relationships, management relationships, ownership relationships with other members of the Board of Commissioners and/or members of the Board of Directors and/or controlling shareholders of the Bank and/or other parties in the context of the Company's business; and
4. Make disclosures in terms of decision-making must still be taken in conditions of conflict of interest.



## Kepemilikan Saham Dewan Komisaris dan Direksi

Dengan berpedoman kepada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Bank Artha Graha Internasional mengungkapkan kepemilikan saham anggota Dewan Komisaris dan Direksi sesuai Pasal 57 huruf a dan Pasal 32 huruf a yang menyatakan bahwa dalam pemenuhan pelaksanaan Tata Kelola, anggota Dewan Komisaris atau Direksi 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 2023 adalah sebagai berikut:

## Share Ownership of Board of Commissioners and Directors

Guided by the Financial Services Authority Regulation No. 17 of 2023 concerning 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 in accordance with Article 57 letter a and Article 32 letter a which states that in fulfillment of the implementation of Governance, members of the Board of Commissioners or Board of Directors 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 Directors in 2023 is as follows:

| Nama<br>Name         | Jabatan<br>Position                                                                     | Kepemilikan Saham<br>Share Ownership |
|----------------------|-----------------------------------------------------------------------------------------|--------------------------------------|
| Kiki Syahnakri       | Komisaris Utama/Komisaris Independen<br>President Commissioner/Independent Commissioner | Nihil<br>Nil                         |
| Tomy Winata          | Wakil Komisaris Utama<br>Vice President Commissioner                                    | Nihil<br>Nil                         |
| Sugianto Kusuma      | Wakil Komisaris Utama<br>Vice President Commissioner                                    | 2,227%                               |
| Elizawatie Simon     | Komisaris Independen<br>Independent Commissioner                                        | Nihil<br>Nil                         |
| Pesta Uli Sitanggang | Komisaris Independen<br>Independent Commissioner                                        | Nihil<br>Nil                         |
| Andy Kasih           | Direktur Utama<br>President Director                                                    | Nihil<br>Nil                         |
| Christina Harapan    | Wakil Direktur Utama<br>Vice President Director                                         | 0,004%                               |
| Indrastomo Nugroho   | Direktur Kepatuhan/Direktur Independen<br>Compliance Director/Independent Director      | Nihil<br>Nil                         |
| Indra S. Budianto    | Direktur<br>Director                                                                    | Nihil<br>Nil                         |
| Handoyo Soedirdja    | Direktur<br>Director                                                                    | 0,002%                               |

## Rangkap Jabatan Dewan Komisaris dan Direksi

Mengacu pada Peraturan Otoritas Jasa Keuangan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Pasal 46 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;
  - Pada bidang tugas fungsional pada lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri;
  - Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan/atau
  - Pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.
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 Bank dan/atau 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 tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Bank.
4. Terhadap calon anggota Dewan Komisaris yang memiliki jabatan sebagaimana dimaksud pada ayat (2) wajib membuat surat pernyataan untuk:
  - Menjaga integritas;
  - Menghindari segala bentuk benturan kepentingan; dan
  - Menghindari tindakan yang dapat merugikan Bank dan/atau menyebabkan Bank melanggar prinsip kehati-hatian.
5. Komisaris Independen dilarang merangkap jabatan publik.

## Concurrent Positions of Board of Commissioners and Directors

Referring to Financial Services Authority Regulation POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, Article 46 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;
  - In the field of functional duties at bank financial institutions and/or non-bank financial institutions domiciled at home or abroad;
  - In other positions that may create a conflict of interest in the performance of duties as a member of the Board of Commissioners; and/or
  - In other positions in accordance with the provisions of laws and regulations
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 subsidiaries controlled by the Bank;
  - Non-Independent Commissioners carry out the functional duties of Bank's Shareholders in the form of legal entities in the Bank and/or Bank's business groups; and/or
  - Members of the Board of Commissioners hold positions in non-profit organizations or institutions.
3. The duties in the positions and functions as referred to in paragraph (2) may be carried out as long as the person concerned does not neglect the implementation of duties and responsibilities as a member of the Bank's Board of Commissioners.
4. Candidates for members of the Board of Commissioners who have positions as referred to in paragraph (2) must make a statement letter to:
  - Maintain integrity;
  - Avoid any form of conflict of interest; and
  - Avoid actions that may harm the Bank and/or cause the Bank to violate prudential principles.
5. Independent Commissioners are prohibited from holding concurrent public positions.



Berikut informasi rangkap jabatan Dewan Komisaris dan Direksi Bank Artha Graha Internasional tahun 2023:

*The following is information on the concurrent positions of the Board of Commissioners and Directors of Bank Artha Graha Internasional in 2023:*

| Nama<br><i>Name</i>  | Jabatan<br><i>Position</i>                                                                         | Rangkap Jabatan Pada<br><i>Concurrent Position in</i> |                                                                          |
|----------------------|----------------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------------------------|
|                      |                                                                                                    | Jabatan<br><i>Position</i>                            | Nama Perusahaan/Instansi Lain<br><i>Name of Other Companies/Agencies</i> |
| Kiki Syahnakri       | Komisaris Utama/Komisaris Independen<br><i>President Commissioner/Independent Commissioner</i>     | Tidak Ada<br><i>None</i>                              | Tidak Ada<br><i>None</i>                                                 |
| Tomy Winata          | Wakil Komisaris Utama<br><i>Vice President Commissioner</i>                                        | Tidak Ada<br><i>None</i>                              | Tidak Ada<br><i>None</i>                                                 |
| Sugianto Kusuma      | Wakil Komisaris Utama<br><i>Vice President Commissioner</i>                                        | Tidak Ada<br><i>None</i>                              | Tidak Ada<br><i>None</i>                                                 |
| Elizawatie Simon     | Komisaris Independen<br><i>Independent Commissioner</i>                                            | Tidak Ada<br><i>None</i>                              | Tidak Ada<br><i>None</i>                                                 |
| Pesta Uli Sitanggang | Komisaris Independen<br><i>Independent Commissioner</i>                                            | Tidak Ada<br><i>None</i>                              | Tidak Ada<br><i>None</i>                                                 |
| Andy Kasih           | Direktur Utama<br><i>President Director</i>                                                        | Tidak Ada<br><i>None</i>                              | Tidak Ada<br><i>None</i>                                                 |
| Christina Harapan    | Wakil Direktur Utama<br><i>Vice President Director</i>                                             | Tidak Ada<br><i>None</i>                              | Tidak Ada<br><i>None</i>                                                 |
| Indrastomo Nugroho   | Direktur Kepatuhan/<br>Direktur Independen<br><i>Compliance Director/<br/>Independent Director</i> | Tidak Ada<br><i>None</i>                              | Tidak Ada<br><i>None</i>                                                 |
| Indra S. Budianto    | Direktur<br><i>Director</i>                                                                        | Tidak Ada<br><i>None</i>                              | Tidak Ada<br><i>None</i>                                                 |
| Handoyo Soedirdja    | Direktur<br><i>Director</i>                                                                        | Tidak Ada<br><i>None</i>                              | Tidak Ada<br><i>None</i>                                                 |

## Hubungan Afiliasi Dewan Komisaris dan Direksi

## *Affiliate Relationship between Board of Commissioners and 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 2023 adalah sebagai berikut:

*The Bank properly manages the affiliations of 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 Directors of Bank Artha Graha Internasional in 2023 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 Comm-<br>issioners | Direksi<br>Board of Directors | Pemegang Saham<br>Utama<br>Major Shareholders | Dewan Komisaris<br>Board of Comm-<br>issioners | Direksi<br>Board of Directors | Pemegang Saham<br>Utama<br>Major Shareholders | Dewan Komisaris<br>Board of Comm-<br>issioners          | Direksi<br>Board of Directors | Pemegang Saham<br>Utama<br>Major Shareholders |
| Dewan Komisaris   Board of Commissioner |                                                                                                 |                                                |                               |                                               |                                                |                               |                                               |                                                         |                               |                                               |
| Kiki Syahnakri                          | Komisaris Utama/<br>Komisaris Independen<br>President Commissioner/<br>Independent Commissioner | X                                              | X                             | X                                             | X                                              | X                             | X                                             | X                                                       | X                             | X                                             |
| Tomy Winata                             | Wakil Komisaris Utama<br>Vice President Commissioner                                            | X                                              | X                             | √                                             | X                                              | X                             | X                                             | √                                                       | X                             | √                                             |
| Sugianto Kusuma                         | Wakil Komisaris Utama<br>Vice President Commissioner                                            | X                                              | X                             | √                                             | X                                              | X                             | X                                             | √                                                       | X                             | √                                             |
| Elizawatie Simon                        | Komisaris Independen<br>Independent Commissioner                                                | X                                              | X                             | X                                             | X                                              | X                             | X                                             | X                                                       | X                             | X                                             |
| Pesta Uli Sitanggang                    | Komisaris Independen<br>Independent Commissioner                                                | X                                              | X                             | X                                             | X                                              | X                             | X                                             | X                                                       | X                             | X                                             |
| Direksi   Board of Director             |                                                                                                 |                                                |                               |                                               |                                                |                               |                                               |                                                         |                               |                                               |
| 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                             | √                                             |
| Indrastomo Nugroho                      | Direktur Kepatuhan /<br>Direktur Independen<br>Compliance 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                                             |
| Handoyo Soedirdja                       | 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.

Di tahun 2023 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:

## Diversity Policy of Board of Commissioners and Directors

Bank Artha Graha Internasional always upholds 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 duties 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 Circular Letter of the Financial Services Authority No. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance.

In 2023, 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 diversity 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                                                                                                                                                                                                                                                                                                                                               |
|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dewan Komisaris   Board of Commissioners |                                                                                                                                                                                                                                                                                                                                                                         |
| Keahlian<br>Expertise                    | Memiliki keahlian dan kompetensi di bidang Militer, Hukum, and Organization Development<br>Have expertise and competence in the fields of Military, Law, and Organization Development                                                                                                                                                                                   |
| Pendidikan<br>Education                  | Latar pendidikan S1<br>Bachelor's degree education background                                                                                                                                                                                                                                                                                                           |
| Pengalaman Kerja<br>Work Experience      | Pihak yang ditunjuk sebagai anggota Dewan Komisaris memiliki pengalaman di berbagai bidang, seperti militer, hukum, perbankan, dan konsultan organization development<br>Those appointed as members of the Board of Commissioners have experience in various fields, such as military, law, banking, and organization development consultant                            |
| Usia<br>Age                              | Rata-rata usia Dewan Komisaris berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 60-77 tahun<br>The average age of the Board of Commissioners is at an age that allows a person to continue working and working, which is between 60-77 years                                                                                 |
| Jenis Kelamin<br>Gender                  | Perseroan memiliki 2 (dua) anggota Dewan Komisaris yang berjenis kelamin perempuan<br>The Company has 2 (two) member of the Board of Commissioners who is female                                                                                                                                                                                                        |
| Direksi   Board of Directors             |                                                                                                                                                                                                                                                                                                                                                                         |
| Keahlian<br>Expertise                    | Memiliki keahlian dan kompetensi di bidang Ekonomi, Bisnis Administrasi, Pertahanan, dan Manajemen<br>Have expertise and competence in Economics, Business Administration, Defense, and Management                                                                                                                                                                      |
| Pendidikan<br>Education                  | Latar pendidikan S1<br>Bachelor's degree education background                                                                                                                                                                                                                                                                                                           |
| Pengalaman Kerja<br>Work Experience      | Pihak yang ditunjuk sebagai anggota Direksi memiliki pengalaman di berbagai bidang, seperti akuntan, keuangan, IT, manajemen risiko, dan jabatan lainnya di industri perbankan<br>Those 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 |
| Usia<br>Age                              | Rata-rata usia Direksi berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 45-68 tahun<br>The average age of Directors is at an age that allows one to continue working and creating, which is between 45-68 years old                                                                                                          |
| Jenis Kelamin<br>Gender                  | Perseroan memiliki 1 (satu) anggota Direksi yang berjenis kelamin perempuan<br>The Company has 1 (one) member of the Board of Directors who is female                                                                                                                                                                                                                   |

## PENILAIAN KINERJA DEWAN KOMISARIS DAN DIREKSI

### PERFORMANCE ASSESSMENT OF BOARD OF COMMISSIONERS AND 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 the evaluation of the performance of the Board of Commissioners and Directors individually are one of the bases for consideration for shareholders to reappoint. The results of the evaluation of the performance of the Board of Commissioners as a whole and the performance of each member of the Board of Directors are an integral part of the remuneration scheme for the Board of Commissioners and the 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><i>Criteria - Indicator</i>                                                                                        | Peringkat Komposit<br><i>Composite Rating</i> |                                              |
|----|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|----------------------------------------------|
|    |                                                                                                                                            | 30 Juni 2023<br><i>June 30, 2023</i>          | 31 Desember 2023<br><i>December 31, 2023</i> |
| 1  | Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris<br><i>Implementation of Duties and Responsibilities of the Board of Commissioners</i> | 1                                             | 1                                            |
| 2  | Pelaksanaan Tugas dan Tanggung Jawab Direksi<br><i>Implementation of Duties and Responsibilities of the Board of Directors</i>             | 1                                             | 1                                            |

## REMUNERASI DAN NOMINASI DIREKSI DAN DEWAN KOMISARIS

### REMUNERATION AND NOMINATION 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 Directors and the determination of the amount of remuneration for members of the Board of Commissioners and Directors are the authority of the shareholders through the GMS mechanism.*



## Prosedur Nominasi Dewan Komisaris dan Direksi

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 Remunerasi dan Nominasi. Selain itu, calon anggota Dewan Komisaris dan Direksi Bank Artha Graha Internasional juga dapat berasal dari sumber lainnya.

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:

### Kriteria Dewan Komisaris

Seluruh anggota Dewan Komisaris Bank Artha Graha Internasional wajib memenuhi kriteria sebagai berikut:

1. Anggota Dewan Komisaris diangkat oleh RUPS untuk jangka waktu 1 (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:
    - Capak melakukan perbuatan hukum;
    - Memiliki akhlak dan moral yang baik;
    - Memiliki komitmen untuk memenuhi peraturan perundang-undangan yang berlaku;
    - Memiliki komitmen yang tinggi terhadap pengembangan Lembaga Jasa Keuangan Bank yang sehat.
  - 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.

## Board of Commissioners and Directors Nomination Procedure

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 Remuneration and Nomination Committee. In addition, candidates for the Board of Commissioners and Board of Directors of Bank Artha Graha Internasional may also come from other sources.

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:

### Board of Commissioners Criteria

All members of the Board of Commissioners of Bank Artha Graha Internasional must fulfill the following criteria:

1. Members of the Board of Commissioners are appointed by the GMS for a period of 1 (one) term of office for a maximum of 3 (three) 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;
    - Have a commitment to comply with applicable laws and regulations;
    - Highly committed to the development of a sound Bank Financial Services Institution.
  - b. Competencies that include at least:
    - Knowledge in banking that is adequate and relevant to the position;
    - Experience and expertise in banking and/or finance;
    - Ability to perform strategic management in order to develop a healthy Bank.
  - c. Financial reputation that at least includes:
    - Not included in the bad debt list;
    - 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. 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.
4. *Members of the Board of Commissioners must fulfill the requirements, among others:*
  - 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. *Has no family relationship up to the second degree, including in-laws with fellow members of the Board of Commissioners or Board of Directors;*
  - d. *Never been declared bankrupt and 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 submission or date of nomination as a member of the Board of Commissioners; and*
  - e. *Independent Commissioners are independent of the Bank's owners 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; dan
  - 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; dan
  - 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; dan
  - 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.

## Board of Directors Criteria

*Based on the Board of Directors' Charter, candidates for the Bank's Board of Directors must fulfill the following criteria:*

1. *Members of the Board of Directors must fulfill integrity such as:*
  - a. *Have good morals and character;*
  - b. *Have a commitment to comply with applicable laws and regulations;*
  - c. *Highly committed to the development of sound Bank operations; and*
  - d. *Not included in the no pass list.*
2. *Competencies that at least consist of:*
  - a. *Knowledge in banking that is adequate and relevant to the position;*
  - b. *Experience and expertise in banking or finance; and*
  - c. *Ability to perform strategic management in order to develop a healthy Bank.*
3. *The least financial reputation is:*
  - a. *Not included in the bad debt list; and*
  - 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. 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.

4. Not included in the list of persons prohibited from becoming Shareholders or management of Banks or Rural Banks in accordance with 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 becoming a manager of a Bank or Rural Bank as stipulated in the appraisal and suitability provisions stipulated by the Financial Services Authority.

### Mekanisme Nominasi Dewan Komisaris dan Direksi

### Nomination Mechanism of Board of Commissioners and Directors



Setelah dilakukan pembahasan oleh Komite Remunerasi dan Nominasi, kemudian nama calon anggota Dewan Komisaris dan Direksi diajukan kepada Dewan Komisaris untuk dimintakan persetujuannya pada saat RUPS.

After discussion by the Remuneration and Nomination 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 Board of Commissioners and Directors

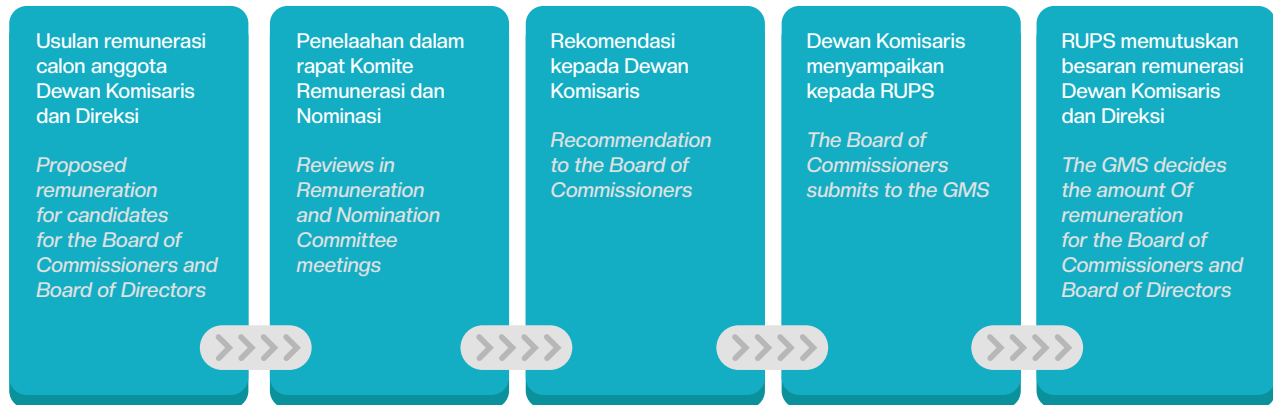
Besaran remunerasi serta fasilitas lain yang diberikan bagi Dewan Komisaris dan Direksi ditetapkan oleh RUPS Tahunan dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi. Komite Remunerasi dan Nominasi memberikan kajian dan rekomendasi atas

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



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.

*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 for implementation to the Board of Commissioners.*



## 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.

## Basis for Determination of Remuneration of Board of Commissioners and 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 the Provision of Remuneration for Commercial Banks.*

## 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

## Disclosure of Indicators for Determination of Remuneration of Board of Commissioners and 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 Bank's and individual performance achievements, 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.*



## Penangguhan atau Penarikan Kembali Remunerasi Dewan Komisaris dan Direksi

Penangguhan atau penarikan kembali remunerasi Dewan Komisaris dan Direksi berlaku apabila Bank mengalami kerugian. Kerugian tersebut menyebabkan Bank tidak dapat membagikan remunerasi secara penuh ataupun yang bersifat variabel dengan nilai yang relatif kecil. Hal ini sebagaimana diatur dalam peraturan pemberian remunerasi bagi Bank Umum.

Selain itu, Bank juga wajib menangguhkan pembayaran remunerasi Dewan Komisaris dan Direksi yang bersifat variabel (*malus*) atau menarik kembali remunerasi yang bersifat variabel yang sudah dibayarkan (*clawback*), jika kondisi Bank mengalami kerugian. Kerugian yang dimaksud dalam hal ini adalah yang berdampak negatif terhadap keuangan Bank, seperti *fraud* yang dilakukan oleh pihak yang menjadi material *risk takers* sehingga merugikan Bank, atau kondisi lainnya. Penangguhan dapat dilaksanakan dengan jangka waktu minimal selama 3 (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 (*Regional Head & Executive Officer*);
  - b. *Business* Korporasi & Komersil dan Treasury (*Regional Head, Deputy Director & Executive Officer*);

## Suspension or Withdrawal of Board of Commissioners and Directors Remuneration

*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 remuneration in full or which is variable with a relatively small value. This is as stipulated in the regulations on remuneration for Commercial Banks.*

*In addition, the Bank is also obliged to suspend the payment of variable remuneration of the Board of Commissioners and the Board of Directors (malus) or withdraw the variable remuneration that has been paid (clawback), if the Bank experiences a loss. The losses referred to in this case are those that have a negative impact on the Bank's finances, such as fraud committed by parties who become material risk takers that harm the Bank, or other conditions. The suspension can be implemented with a minimum period of 3 (three) years and can be adjusted to be longer, according to the period of risk. 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 the Board of Directors, the remuneration of the Board of Commissioners and the Board of 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 Manual 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 Directors.
2. Officers and business units, namely:
  - a. MSME & Consumer Business (*Regional Head & Executive Officer*);
  - b. Corporate & Commercial Business and Treasury (*Regional Head, 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.

3. Deputy Director, Executive Officer, and Senior Officer of KPNO and branches that have BWMK (Limit of Authority to Terminate Credit) outside the list of officers in point 2 above.

## Struktur Remunerasi Dewan Komisaris dan Direksi

Pada tahun 2023, 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 2023 adalah sebagai berikut:

## Remuneration Structure of Board of Commissioners and Directors

In 2023, Bank Artha Graha Internasional determined the remuneration structure of the Board of Commissioners and the Board of Directors consisting of honorarium, benefits in accordance with the provisions of the Bank whose amount in 2023 is as follows:

| Remunerasi dan Fasilitas<br><i>Remuneration and Facilities</i>                                                                                                                                         | Dewan Komisaris<br><i>Board of Commissioners</i> |                                   | Direksi<br><i>Board of Directors</i> |                                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|-----------------------------------|--------------------------------------|-----------------------------------|
|                                                                                                                                                                                                        | Jumlah<br><i>Total</i>                           | Rp (Juta)<br><i>IDR (Million)</i> | Jumlah<br><i>Total</i>               | Rp (Juta)<br><i>IDR (Million)</i> |
| Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura)<br><i>Remuneration (salary, bonus, regular allowance, tantiem, and other facilities in kind)</i>     | 5                                                | 16.382                            | 5                                    | 16.205                            |
| Fasilitas lain dalam bentuk natura (perumahan, transportasi dan sebagainya) dalam ekuivalen Rupiah yang:<br><i>Other facilities in kind (housing, transportation, etc.) in Rupiah equivalent that:</i> |                                                  |                                   |                                      |                                   |
| a. Dapat dimiliki<br><i>Can be owned</i>                                                                                                                                                               |                                                  |                                   |                                      |                                   |
| b. Tidak dimiliki<br><i>Not owned</i>                                                                                                                                                                  |                                                  |                                   |                                      |                                   |
| • Perumahan<br><i>Housing</i>                                                                                                                                                                          |                                                  |                                   |                                      |                                   |
| • Transportasi<br><i>Transportation</i>                                                                                                                                                                | 4                                                | 1.651                             | 4                                    | 1.674                             |
| • Asuransi Kesehatan<br><i>Health Insurance</i>                                                                                                                                                        | 3                                                | 502                               | 4                                    | 710                               |

| Kisaran Jumlah Remunerasi per Tahun<br><i>Range of Remuneration Amount per Year</i> | Jumlah Dewan Komisaris<br><i>Number of Board of Commissioners</i> | Jumlah Direksi<br><i>Number of Directors</i> |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------|----------------------------------------------|
| Di atas Rp2 miliar<br><i>Above IDR2 billion</i>                                     | 4                                                                 | 4                                            |
| Di atas Rp1 miliar - Rp2 miliar<br><i>Above IDR1 billion - IDR2 billion</i>         | 1                                                                 |                                              |
| Di atas Rp500 juta - Rp1 miliar<br><i>Above IDR500 million - IDR1 billion</i>       |                                                                   | 1                                            |
| Rp500 juta ke bawah<br><i>IDR500 million and below</i>                              |                                                                   |                                              |

## Rasio Gaji Tertinggi dan Terendah

## Highest and Lowest Salary Ratio

| No | Keterangan<br><i>Description</i>                                                                                            | Rasio<br><i>Ratio</i> |
|----|-----------------------------------------------------------------------------------------------------------------------------|-----------------------|
| 1  | Rasio Gaji Pegawai Yang Tertinggi dan Terendah<br><i>Salary Ratio of the Highest and Lowest Employee</i>                    | 46,29: 1              |
| 2  | Rasio Gaji Direksi Yang Tertinggi dan Terendah<br><i>Salary Ratio of the Highest and Lowest Director</i>                    | 4,00: 1               |
| 3  | Rasio Gaji Dewan Komisaris Yang Tertinggi dan Terendah<br><i>Salary Ratio of the Highest and Lowest Commissioner</i>        | 3,41:1                |
| 4  | Rasio Gaji Direksi Yang Tertinggi dan Pegawai Tertinggi<br><i>Salary Ratio of the Highest Director and Highest Employee</i> | 2,79: 1               |

## ORGAN PENDUKUNG DEWAN KOMISARIS

### SUPPORTING ORGANS OF THE BOARD OF COMMISSIONERS

Dalam melakukan pengawasan terhadap pengelolaan Bank, Dewan Komisaris dibantu oleh Komite-komite yang bertanggung jawab kepada Dewan Komisaris, antara lain:

1. Komite Audit
2. Komite Pemantau Risiko
3. Komite Remunerasi dan Nominasi

*In supervising the management of the Bank,, the Board of Commissioners is assisted by Committees that are responsible to the Board of Commissioners, including:*

1. *Audit Committee*
2. *Risk Monitoring Committee*
3. *Remuneration and Nomination Committee*

## KOMITE AUDIT

### AUDIT COMMITTEE

Komite Audit sebagai organ pendukung Dewan Komisaris, bertugas untuk membantu dan mendukung Dewan Komisaris dalam memenuhi tugas dan fungsi pengawasan atas hal-hal yang berhubungan dengan informasi keuangan, sistem pengendalian internal, serta efektivitas pemeriksaan yang dilakukan oleh auditor internal maupun eksternal.

*The Audit Committee, as a supporting organ of the Board of Commissioners, is tasked with assisting and supporting the Board of Commissioners in fulfilling its duties and supervisory functions on matters relating to financial information, internal control systems, and the effectiveness of audits conducted by internal and external auditors.*

## 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.

## 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.*

## 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;
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.

## 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 meeting procedures.*

## Audit Committee Member Criteria

*The criteria for Audit Committee Members are as follows:*

1. *Must have high integrity, ability, knowledge, experience in accordance with the field of work, and be able to communicate well;*
2. *Must understand financial statements, the company's business, especially those related to services or business activities of the Issuer or Public Company, the audit process, risk management, and laws and regulations in the field of Capital Markets and other relevant laws and regulations;*
3. *Must comply with the Audit Committee code of ethics established by the Issuer or Public Company;*
4. *Willing to improve competence continuously through education and training;*
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. *Does not have 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 Issuers or Public Companies; 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

## Structure, Number, Composition and Basis of Appointment of Audit Committee

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;
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;
  - c. 1 (satu) orang pihak independen yang memiliki keahlian di bidang hukum atau perbankan.

Berdasarkan Surat Keputusan Komisaris No.002/BAGI-KOM/XII/2023 tanggal 06 Desember 2023, Susunan Komite Audit per tanggal 06 Desember 2023 adalah sebagai berikut:

The composition of the Audit Committee structure must consider the following indicators:

1. The Audit Committee consists of at least 3 (three) members from Independent Commissioners and parties from outside the company; and
2. Members of the Audit Committee shall consist of at least:
  - a. 1 (one) Independent Commissioner as chairman and concurrent member;
  - b. 1 (one) independent party who has expertise in finance or accounting;
  - c. 1 (one) independent party who has expertise in the field of law or banking.

Based on Commissioner Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023, the composition of the Audit Committee in 2023 is as follows:

| Nama<br>Name         | Jabatan<br>Position | Dasar Pengangkatan<br>Basis for Appointment                                                                                                                                                                                                                                                                                                                                                      | Periode<br>Period | Keahlian<br>Expertise   | Keterangan<br>Description                        |
|----------------------|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------------|--------------------------------------------------|
| Pesta Uli Sitanggang | Ketua<br>Chairman   | <ul style="list-style-type: none"> <li>Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 06 Desember 2023</li> <li>Surat Keputusan Direksi No. SK-MT/HC/0007/XII/2023 tanggal 06 Desember 2023</li> <li>Board of Commissioner Decree No. 002/BAGI KOM/ XII/2023 dated December 06, 2023</li> <li>Board of Director Decree No.SK-MT/HC/0007/XII/2023 dated December 06, 2023</li> </ul> | 2023-2026         | Akuntansi<br>Accounting | Komisaris Independen<br>Independent Commissioner |

| Nama<br><i>Name</i> | Jabatan<br><i>Position</i> | Dasar Pengangkatan<br><i>Basis for Appointment</i>                                                                                                                                                                                                                                                                                                                                                            | Periode<br><i>Period</i> | Keahlian<br><i>Expertise</i>                                           | Keterangan<br><i>Description</i>                |
|---------------------|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|------------------------------------------------------------------------|-------------------------------------------------|
| Suryani<br>Purwita  | Anggota<br><i>Member</i>   | <ul style="list-style-type: none"> <li>Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 06 Desember 2023</li> <li>Surat Keputusan Direksi No. SK-MT/HC/0008/XII/2023 tanggal 06 Desember 2023</li> <li><i>Board of Commissioner Decree No. 002/BAGI-KOM/XII/2023 dated December 06, 2023</i></li> <li><i>Board of Director Decree No.SK-MT/HC/0008/XII/2023 dated December 06, 2023</i></li> </ul> | 2023-2026                | Akuntansi<br><i>Accounting</i>                                         | Pihak<br>Independen<br><i>Independent Party</i> |
| Anas Latief         | Anggota<br><i>Member</i>   | <ul style="list-style-type: none"> <li>Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 06 Desember 2023</li> <li>Surat Keputusan Direksi No. SK-MT/HC/0009/XII/2023 tanggal 06 Desember 2023</li> <li><i>Board of Commissioner Decree No. 002/BAGI-KOM/XII/2023 dated December 06, 2023</i></li> <li><i>Board of Director Decree No.SK-MT/HC/0009/XII/2023 dated December 06, 2023</i></li> </ul> | 2023-2026                | Perbankan /<br>Manajemen<br>Risiko<br><i>Banking / Risk Management</i> | Pihak<br>Independen<br><i>Independent Party</i> |



## Profil Komite Audit

## Audit Committee Profile

Profil Pesta Uli Sitanggang sebagai Ketua Komite Audit dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini. Adapun profil Suryani Purwita dan Anas Latief adalah sebagai berikut:

The profile of Pesta Uli Sitanggang as Chairman of the Audit Committee is presented in the Company Profile chapter in this Annual Report. The profiles of Suryani Purwita and Anas Latief are as follows:

|                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Nama</b><br><i>Name</i>                                             | Suryani Purwita                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Jabatan</b><br><i>Position</i>                                      | Anggota Komite Audit<br><i>Audit Committee Member</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Dasar Hukum Pengangkatan</b><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>Surat Keputusan Komisaris No.002/BAGI-KOM/XII/2023, tanggal 06 Desember 2023</li> <li><i>Board of Directors Decree No. SK-MT/SDM/0006/X/2021, dated October 25, 2021</i></li> <li><i>Board of Directors Decree No. SK-MT/SDM/0002/XI/2022, dated November 01, 2022</i></li> <li><i>Board of Commissioners Decree No.002/BAGI KOM/XII/2023, dated December 06, 2023</i></li> </ul>                                                                 |
| <b>Usia</b><br><i>Age</i>                                              | 64 tahun   year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Kewarganegaraan dan Domisili</b><br><i>Citizenship and Domicile</i> | Jakarta, Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Riwayat Pendidikan</b><br><i>Education</i>                          | Sarjana Ekonomi Jurusan Akuntansi Universitas Trisakti, Jakarta (1984)<br><i>Bachelor of Economics, Accounting Department, Trisakti University (1984)</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Riwayat Pekerjaan</b><br><i>Career History</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 Tbk (2005-2012).</li> <li><i>Marketing &amp; HR Director of PT Bank Artha Pratama (1998-1999);</i></li> <li><i>Director of Consumer Banking PT Bank Artha Graha (1999-2004);</i></li> <li><i>Commissioner of PT Bank Artha Graha (2004-2005); and</i></li> <li><i>Independent Commissioner of PT Bank Artha Graha Internasional Tbk (2005-2012).</i></li> </ul> |

|                                                                        |                                                                                                                                                                         |
|------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Nama</b><br><i>Name</i>                                             | Anas Latief                                                                                                                                                             |
| <b>Jabatan</b><br><i>Position</i>                                      | Anggota Komite Audit<br><i>Audit Committee Member</i>                                                                                                                   |
| <b>Dasar Hukum Pengangkatan</b><br><i>Legal Basis of Appointment</i>   | Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023, tanggal 06 Desember 2023<br><i>Board of Commissioners Decree No.002/BAGI KOM/XII/2023, dated December 06, 2023</i> |
| <b>Usia</b><br><i>Age</i>                                              | 63 Tahun   year                                                                                                                                                         |
| <b>Kewarganegaraan dan Domisili</b><br><i>Citizenship and Domicile</i> | Jakarta, Indonesia                                                                                                                                                      |

|                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Riwayat Pendidikan</b><br><i>Education</i>     | Sarjana Ekonomi Jurusan Manajemen Universitas Hasanuddin, Makassar (1986).<br><i>Bachelor of Economics, Department of Management, Hasanuddin University, Makassar (1986).</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Riwayat Pekerjaan</b><br><i>Career History</i> | <ul style="list-style-type: none"> <li>• Direktur Utama Bank Pembangunan Daerah Sulawesi Tenggara (2005-2009);</li> <li>• Kepala Divisi diberbagai Bidang di PT Bank Artha Graha Internasional Tbk (2009-2014);</li> <li>• Direktur Operasional, <i>Finance, Accounting, Sysdur</i> dan Administrasi Kredit PT Bank Artha Graha Internasional Tbk (2014-2019); dan</li> <li>• Direktur Kepatuhan &amp; Direktur Independen PT Bank Artha Graha Internasional Tbk (2019-2023).</li> <li>• <i>President Director of Bank Pembangunan Daerah Sulawesi Tenggara (2005-2009);</i></li> <li>• <i>Head of Division in various fields at PT Bank Artha Graha Internasional Tbk (2009-2014);</i></li> <li>• <i>Director of Operations, Finance, Accounting, Sysdur and Credit Administration PT Bank Artha Graha Internasional Tbk (2014-2019); and</i></li> <li>• <i>Compliance Director &amp; Independent Director of PT Bank Artha Graha Internasional Tbk (2019-2023).</i></li> </ul> |

## Independensi Anggota Komite Audit *Independence of Audit Committee Members*

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 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 Audit Committee members are not influenced by personal interests or other parties in expressing opinions and carrying out their duties.*

| <b>Kriteria</b><br><i>Criteria</i>                                                                                                                                                                                                 | <b>Anggota Komite Audit</b><br><i>Audit Committee Member</i> |                        |                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|------------------------|--------------------|
|                                                                                                                                                                                                                                    | <b>Pesta Uli Sitanggang</b>                                  | <b>Suryani Purwita</b> | <b>Anas Latief</b> |
| 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 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.

Komite Audit juga memiliki tugas dan tanggung jawab atas pemantauan serta evaluasi pada:

1. Pelaksanaan tugas Satuan Pengawas Internal (Satuan Kerja Audit Intern, Kontrol, dan Kepatuhan);
2. Kesesuaian pelaksanaan audit oleh kantor akuntan publik dengan standar audit yang berlaku; dan
3. Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku.

## Wewenang Komite Audit

Dalam melaksanakan tugasnya, Komite Audit memiliki wewenang sebagai berikut:

1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, serta sumber daya Bank yang diperlukan;
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan akuntan terkait tugas dan tanggung jawab Komite Audit;
3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan); dan
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

## Duties and Responsibilities of 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 in order to assess the adequacy of internal controls including the adequacy of the financial reporting process;
2. Providing 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 can interfere with the running of the Bank.

The Audit Committee also has duties and responsibilities for monitoring and evaluation on:

1. Implementation of the duties of the Internal Supervisory Unit (Internal Audit, Control and Compliance);
2. Conformity of the audit implementation by the public accounting firm with the applicable audit standards; and
3. Conformity of financial statements with applicable accounting standards.

## Authority of Audit Committee

In carrying out its duties, the Audit Committee has the following authority:

1. Accessing the Bank's documents, data, and information about the Bank's employees, funds, assets, and resources as needed;
2. Communicating directly with employees, including the Board of Directors and those who perform internal audit, risk management, and accountant functions related to the duties and responsibilities of the Audit Committee;
3. Involving independent parties outside the Audit Committee members as needed to assist in carrying out their duties (if needed); and
4. Performing other authorities granted by the Board of Commissioners.



## Rapat Komite Audit

Rapat Komite Audit diselenggarakan secara berkala paling sedikit 1 (satu) kali dalam 3 (tiga) bulan. Rapat tersebut dapat diselenggarakan apabila dihadiri oleh lebih dari 1/2 (satu per dua) jumlah anggota. Adapun jadwal pelaksanaan dan agenda rapat komite audit adalah sebagai berikut:

## 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 schedule and agenda of the audit committee meetings are as follows:*

| Tanggal Rencana<br><i>Planning Date</i>      | Tanggal Realisasi<br><i>Realization Date</i> | Agenda<br><i>Agenda</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Kehadiran<br><i>Attendance</i> |
|----------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| 10 Januari 2023<br><i>January 10, 2023</i>   | 12 Januari 2023<br><i>January 12, 2023</i>   | <ol style="list-style-type: none"> <li>Tindaklanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan SKAI s.d. Desember 2022 dan <i>progress</i> tindaklanjutnya.</li> <li>Laporan Direktorat Kepatuhan posisi Desember 2022 dan <i>progress</i> tindaklanjut pemeriksaan OJK.</li> </ol> <ol style="list-style-type: none"> <li><i>Follow-up on the previous month's meeting discussion.</i></li> <li><i>SKAI audit report up to December 2022 and progress of follow-up.</i></li> <li><i>Compliance Directorate report as of December 2022 and progress of OJK examination follow-up.</i></li> </ol> | Kuorum<br><i>Quorum</i>        |
| 14 Februari 2023<br><i>February 14, 2023</i> | 14 Februari 2023<br><i>February 14, 2023</i> | <ol style="list-style-type: none"> <li>Tindaklanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan SKAI Januari 2023 dan <i>progress</i> tindaklanjutnya.</li> <li>Laporan Direktorat Kepatuhan Januari 2023 dan <i>progress</i> tindaklanjut pemeriksaan OJK.</li> </ol> <ol style="list-style-type: none"> <li><i>Follow-up on the previous month's meeting discussion.</i></li> <li><i>SKAI audit report up to January 2023 and progress of follow-up.</i></li> <li><i>Compliance Directorate report as of January 2023 and progress of OJK examination follow-up.</i></li> </ol>                 | Kuorum<br><i>Quorum</i>        |
| 14 Maret 2023<br><i>March 14, 2023</i>       | 27 Maret 2023<br><i>March 27, 2023</i>       | <ol style="list-style-type: none"> <li>Tindaklanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan SKAI s.d. Februari 2023 dan <i>progress</i> tindaklanjutnya.</li> <li>Laporan Direktorat Kepatuhan Februari 2023 dan <i>progress</i> tindaklanjut pemeriksaan OJK.</li> </ol> <ol style="list-style-type: none"> <li><i>Follow-up on the previous month's meeting discussion.</i></li> <li><i>SKAI audit report up to February 2023 and progress of follow-up.</i></li> <li><i>Compliance Directorate report as of February 2023 and progress of OJK examination follow-up.</i></li> </ol>        | Kuorum<br><i>Quorum</i>        |



| Tanggal Rencana<br>Planning Date | Tanggal Realisasi<br>Realization Date | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Kehadiran<br>Attendance |
|----------------------------------|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 11 April 2023<br>April 11, 2023  | 17 April 2023<br>April 17, 2023       | <ol style="list-style-type: none"> <li>1. Tindaklanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan SKAI s.d. Maret 2023 dan <i>progress</i> tindaklanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan Maret 2023 dan <i>progress</i> tindaklanjut pemeriksaan OJK.</li> <li>4. Rencana <i>review</i> kepatuhan SKAI terhadap <i>Standard Pelaksanaan Fungsi Audit Intern Bank (SPFAIB)</i>, sesuai POJK No.01/POJK.03/2019 (3 tahunan periode 01/07/2020 s.d 30/06/2023).</li> </ol> | Kuorum<br>Quorum        |
| 9 Mei 2023<br>May 9, 2023        | 16 Mei 2023<br>May 16, 2023           | <ol style="list-style-type: none"> <li>1. Tindaklanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan SKAI s.d. April 2023 dan <i>progress</i> tindaklanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan April 2023 dan <i>progress</i> tindaklanjut pemeriksaan OJK.</li> <li>4. Evaluasi Komite Audit terhadap Pelaksanaan Pemberian Jasa Audit terkait Informasi Keuangan Tahunan PT Bank Artha Graha Internasional, Tbk untuk tahun buku yang berakhir 31 Desember 2022.</li> </ol> | Kuorum<br>Quorum        |

| Tanggal Rencana<br>Planning Date        | Tanggal Realisasi<br>Realization Date   | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Kehadiran<br>Attendance |
|-----------------------------------------|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 13 Juni 2023<br>June 13, 2023           | 13 Juni 2023<br>June 13, 2023           | <ol style="list-style-type: none"> <li>Tindaklanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan SKAI s.d. Mei 2023 dan <i>progress</i> tindaklanjutnya.</li> <li>Laporan Direktorat Kepatuhan Mei 2023 dan <i>progress</i> tindaklanjut pemeriksaan OJK.</li> <li>Rekomendasi Komite Audit atas Penunjukan Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP) yang akan memeriksa Laporan Keuangan Bank yang berakhir pada tahun 2023.</li> </ol> | Kuorum<br>Quorum        |
| 11 Juli 2023<br>July 11, 2023           | 14 Juli 2023<br>July 14, 2023           | <ol style="list-style-type: none"> <li>Tindaklanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan SKAI s.d. Juni 2023 dan <i>progress</i> tindaklanjutnya.</li> <li>Laporan Direktorat Kepatuhan Juni 2023 dan <i>progress</i> tindaklanjut pemeriksaan OJK.</li> </ol>                                                                                                                                                                                   | Kuorum<br>Quorum        |
| 8 Agustus 2023<br>August 8, 2023        | 8 Agustus 2023<br>August 8, 2023        | <ol style="list-style-type: none"> <li>Tindaklanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan SKAI s.d. Juli 2023 dan <i>progress</i> tindaklanjutnya.</li> <li>Laporan Direktorat Kepatuhan Juli 2023 dan <i>progress</i> tindaklanjut pemeriksaan OJK.</li> </ol>                                                                                                                                                                                   | Kuorum<br>Quorum        |
| 12 September 2023<br>September 12, 2023 | 13 September 2023<br>September 13, 2023 | <ol style="list-style-type: none"> <li>Tindaklanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan SKAI s.d. Agustus 2023 dan <i>progress</i> tindaklanjutnya.</li> <li>Laporan Direktorat Kepatuhan Agustus 2023 dan <i>progress</i> tindaklanjut pemeriksaan OJK.</li> <li>Hasil Review Kepatuhan SKAI oleh KAP.</li> </ol>                                                                                                                              | Kuorum<br>Quorum        |



| Tanggal Rencana<br>Planning Date      | Tanggal Realisasi<br>Realization Date | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Kehadiran<br>Attendance |
|---------------------------------------|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 10 Oktober 2023<br>October 10, 2023   | 17 Oktober 2023<br>October 17, 2023   | <ol style="list-style-type: none"> <li>Tindaklanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan Internal Audit s.d. September 2023 dan <i>progress</i> tindaklanjutnya.</li> <li>Laporan Direktorat Kepatuhan September 2023 dan <i>progress</i> tindaklanjut pemeriksaan OJK.</li> </ol> <ol style="list-style-type: none"> <li><i>Follow-up on the previous month's meeting discussion.</i></li> <li><i>SKAI audit report up to September 2023 and progress of follow-up.</i></li> <li><i>Compliance Directorate report as of September 2023 and progress of OJK examination follow-up.</i></li> </ol>                                                                                                               | Kuorum<br>Quorum        |
| 14 November 2023<br>November 14, 2023 | 20 November 2023<br>November 20, 2023 | <ol style="list-style-type: none"> <li>Tindaklanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan SKAI s.d. bulan Oktober 2023 dan <i>progress</i> tindaklanjutnya.</li> <li>Laporan Direktorat Kepatuhan Oktober 2023 dan <i>progress</i> tindaklanjut pemeriksaan OJK.</li> </ol> <ol style="list-style-type: none"> <li><i>Follow-up on the previous month's meeting discussion.</i></li> <li><i>SKAI audit report up to October 2023 and progress of follow-up.</i></li> <li><i>Compliance Directorate report as of October 2023 and progress of OJK examination follow-up.</i></li> </ol>                                                                                                                           | Kuorum<br>Quorum        |
| 12 Desember 2023<br>December 12, 2023 | 15 Desember 2023<br>December 15, 2023 | <ol style="list-style-type: none"> <li>Tindaklanjut terhadap hasil pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan Internal Audit s.d. November 2023 dan <i>progress</i> tindaklanjutnya.</li> <li>Laporan Direktorat Kepatuhan November 2023 dan <i>progress</i> tidak lanjut pemeriksaan OJK.</li> <li>RBB Tahun 2024 Direktorat Internal Audit.</li> </ol> <ol style="list-style-type: none"> <li><i>Follow-up on the previous month's meeting discussion.</i></li> <li><i>SKAI audit report up to November 2023 and progress of follow-up.</i></li> <li><i>Compliance Directorate report as of November 2023 and progress of OJK examination follow-up.</i></li> <li><i>2024 RBB of Internal Audit Directorate .</i></li> </ol> | Kuorum<br>Quorum        |

## Pengembangan Kompetensi Komite Audit

Program pengembangan kompetensi yang diikuti anggota Komite Audit sepanjang tahun 2023 telah diuraikan dalam bab Tata Kelola Perusahaan dalam buku Laporan Tahunan ini, baik yang diselenggarakan oleh internal Bank maupun yang diselenggarakan oleh pihak eksternal.

## Audit Committee Competency Development

To support the Audit Committee in carrying out its duties and responsibilities, the Bank provides opportunities for Audit Committee members to participate in training and competency development programs, either organized by the Bank's internal or external parties.

## Pelaksanaan Tugas Komite Audit

## Implementation of Audit Committee Duties

Laporan Aktivitas Komite Audit selama tahun 2023 yang harus disampaikan kepada Dewan Komisaris sebagai penerapan tata kelola perusahaan sesuai ruang lingkup aktivitas di antaranya sebagai berikut:

1. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan oleh Bank, berdasarkan hasil pemantauan terhadap pos-pos dalam Laporan Keuangan Publikasi untuk posisi 31 Desember 2022, posisi 31 Maret 2023, posisi 30 Juni 2023, posisi 30 September 2023 dan posisi 31 Desember 2023, dengan pencapaian sebagai berikut:

The Audit Committee Activity Report for 2023 submitted to the Board of Commissioners as an implementation of corporate governance according to the scope of activities includes the following:

1. Review of the financial information to be issued by the Bank, based on the results of monitoring the items in the Publication Financial Statements for position on December 31, 2022, position on March 31, 2023, position on June 30, 2023, position on September 30, 2023 and position on December 31, 2023, with the following achievements:

| Keterangan<br>Description                  | 31 Desember<br>2022<br>December 31,<br>2022 | 31 Maret 2023<br>March 31, 2023 | 30 Juni 2023<br>June 30, 2023 | 30 September<br>2023<br>September 30,<br>2023 | 31 Desember<br>2023<br>December 31,<br>2023 |
|--------------------------------------------|---------------------------------------------|---------------------------------|-------------------------------|-----------------------------------------------|---------------------------------------------|
| Total Aset<br>Total Asset                  | 25.437.633                                  | 23.897.521                      | 24.070.931                    | 24.289.516                                    | 26.099.787                                  |
| Pinjaman yang<br>diberikan<br>Total Loans  | 10.229.770                                  | 10.633.792                      | 10.531.235                    | 10.265.878                                    | 12.147.368                                  |
| Dana Pihak Ketiga<br>Third-Party Funds     | 20.325.078                                  | 18.838.648                      | 18.940.655                    | 19.168.559                                    | 20.631.701                                  |
| Total Modal<br>Total Capital               | 3.353.245                                   | 3.348.353                       | 3.466.329                     | 3.542.424                                     | 3.551.421                                   |
| Modal Inti<br>Tier 1 Capital               | 524.587                                     | 549.029                         | 574.876                       | 563.553                                       | 510.254                                     |
| CKPN                                       | 241.839                                     | 242.339                         | 290.991                       | 319.991                                       | 327.350                                     |
| AYDA                                       | 1.465.135                                   | 1.437.172                       | 1.432.184                     | 1.279.189                                     | 1.263.460                                   |
| Laba tahun lalu<br>Profit for Last Year    | (132.112)                                   | (77.115)                        | (77.115)                      | (77.115)                                      | (77.115)                                    |
| Laba tahun berjalan<br>Profit for the Year | 54.997                                      | 33.680                          | 87.570                        | 125.785                                       | 180.358                                     |
| KPMM                                       | 23,31%                                      | 23,08%                          | 24,04%                        | 26,33%                                        | 24,81%                                      |
| ROA                                        | 0,25%                                       | 0,55%                           | 0,74%                         | 0,70%                                         | 0,74%                                       |
| ROE                                        | 1,64%                                       | 1,01%                           | 2,57%                         | 3,55%                                         | 5,08%                                       |
| NIM                                        | 4,79%                                       | 5,54%                           | 5,66%                         | 5,87%                                         | 5,58%                                       |
| BOPO                                       | 96,26%                                      | 92,42%                          | 89,99%                        | 90,92%                                        | 90,27%                                      |
| NPL Gross                                  | 2,73%                                       | 2,72%                           | 2,88%                         | 2,75%                                         | 1,74%                                       |
| NPL Neto                                   | 0,41%                                       | 0,55%                           | 0,75%                         | 0,62%                                         | 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 2022 kepada OJK sesuai dengan surat Bank No. SK/0021/DIRUT/III/2023 tanggal 30 Maret 2023 perihal Penyampaian Laporan Keuangan Publikasi Posisi 31 Desember 2022 oleh KAP Kanaka Puradiredja, Suhartono, dalam melaksanakan jasa audit tahun buku 2022 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 2023, sesuai surat Rekomendasi No.SK/0001/KA/VI/2023 tanggal 20 Juni 2023.
  5. Dalam hal terjadi perbaikan/maintenance system bank, saat ini nasabah sudah diinformasikan melalui email, WA blast, dan info pada e-channel.
  6. Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan Tindak lanjut oleh Direksi atas temuan auditor internal, beberapa hal yang menjadi perhatian seperti:
    - 6.1 Tindak lanjut terhadap temuan-temuan yang terjadi untuk dilakukan pembahasan dengan pihak-pihak terkait untuk dicarikan solusi penyelesaian sehingga temuan-temuan tersebut tidak terulang kembali
    - 6.2 Terhadap temuan yang masih *pending* terus dilakukan pemantauan *progress* penyelesaiannya.
    - 6.3 Meningkatkan pengawasan dan pengendalian internal pada seluruh aktivitas operasional pada setiap kantor bank untuk meminimalkan terjadi pelanggaran.
2. *Review of 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 were no violations / deviations from the internal provisions or external provisions that applied, both provisions of Bank Indonesia, the Financial Services Authority and other laws and regulations, all bank activities were carried out in a healthy and safe manner based on prudential principles.*
  3. *Evaluation of the provision of financial information services by the Public Accountant (AP) or Public Accounting Firm (KAP). The Audit Committee submitted an Evaluation Report on the implementation of the provision of audit services by KAP for the financial year ended December 31, 2022 to OJK in accordance with the Bank's letter No. SK/0021/DIRUT/III/2023 dated March 30, 2023 regarding the Submission of Financial Statements Publication Position December 31, 2022 by KAP Kanaka Puradiredja, Suhartono, in carrying out audit services for the financial year 2022 KAP Kanaka Puradiredja, Suhartono there were no differences of opinion between Management and KAP.*
  4. *The Audit Committee provided recommendations to the Board of Commissioners for the appointment of a Public Accountant (AP) or Public Accounting Firm (KAP) based on independence, scope of assignment, and service fees, that the Audit Committee recommended KAP Kanaka Puradiredja, Suhartono to carry out audit services on the financial information of PT Bank Artha Graha Internasional Tbk for the financial year ended December 31, 2023, in accordance with Recommendation letter No.SK/0001/KA/VI/2023 dated June 20, 2023.*
  5. *In the event of bank system repair/maintenance, currently customers had been informed via email, WA blast, and info on e-channel.*
  6. *Review of the examinations by internal auditors and oversight of the follow-up by the Board of Directors on the findings of internal auditors, including several matters of concern such as:*
    - 6.1 *Follow-up on findings to be discussed with the relevant parties to find a solution so that these findings do not reoccur*
    - 6.2 *For findings that were pending, to continue monitoring the progress of their completion.*
    - 6.3 *Improved supervision and internal control on all operational activities at each bank office to minimize violations.*

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>6.4 <i>Progress</i> perbaikan pada sistem terus dilakukan pemantauan dan pemeriksaan secara periodik untuk memastikan benar sistem tersebut telah berjalan dengan baik.</p> <p>6.5 Berdasarkan pemeriksaan rekening <i>escrow</i>, masih terdapat Cabang yang belum melakukan penutupan rekening <i>escrow</i> nasabah yang sudah tidak mempunyai pinjaman/lunas.</p> <p>6.6 Masih ditemukan KC/KCP belum melakukan penilaian jaminan secara berkala.</p> <p>6.7 Penilaian atau <i>rating</i> Internal Audit terhadap cabang berdasarkan <i>Risk Based Audit</i> yang tertuang di dalam Prosedur Pedoman Pemeriksaan Intern (PPI) telah dilakukan.</p> <p>6.8 Memastikan laporan aplikasi Pillar yang ada di Kantor Cabang, antara data dengan fisik telah sesuai.</p> <p>6.9 Dalam mencegah terjadi penyalahgunaan atas penggunaan aplikasi telah menjalankan <i>Active Directory</i> baik seluruh Cabang maupun Unit kerja di Kantor Pusat.</p> <p>6.10 Sosialisasi <i>Anti-Fraud</i> telah dilaksanakan ke semua karyawan untuk memastikan pemahaman karyawan atas hal-hal yang harus dilakukan dalam mencegah terjadinya <i>fraud</i> dan memastikan <i>awareness</i> atas pemahaman tersebut.</p> | <p>6.4 <i>The progress of improvements to the system continued to be monitored and checked periodically to ensure that the system is running properly.</i></p> <p>6.5 <i>Based on the inspection of escrow accounts, there were still branches that had not closed the escrow accounts of customers who no longer had loans / paid off.</i></p> <p>6.6 <i>It was discovered that KC/KCP had not conducted regular collateral assessment.</i></p> <p>6.7 <i>Internal Audit assessment or rating of branches based on Risk Based Audit as stated in the Internal Audit Guideline Procedure had been conducted.</i></p> <p>6.8 <i>Ensured that in the Pillar application report at the Branch Office, data and physical were in accordance.</i></p> <p>6.9 <i>To prevent misuse of the application, Active Directory had been implemented in all branch office and work units at the Head Office.</i></p> <p>6.10 <i>Anti-Fraud Socialization had been conducted to all employees to ensure employees' understanding of aspects that must be carried out in preventing fraud and ensuring awareness of this understanding.</i></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 monitoring secara menyeluruh baik terkait pemenuhan pembayaran maupun dokumen administrasi lainnya dan terhadap komitmen yang belum terpenuhi sesuai target date yang telah disepakati segera dimintakan pemenuhannya sehingga tidak ada lagi komitmen yang belum terpenuhi.</p> <p>7.2 Melakukan <i>review</i> hasil temuan pemeriksaan OJK, untuk dijadikan masukan bagi Internal Audit dalam melakukan pemeriksaan baik Kantor Pusat maupun Kantor Cabang dan <i>monitoring</i> terhadap temuan-temuan yang menjadi <i>concern</i> pemeriksaan OJK agar temuan tersebut tidak terulang.</p>                                                                                                                                                                                                                                                                                                                                                                                                   | <p>7. <i>Review of OJK examinations and oversight of the follow-up on the examination findings:</i></p> <p>7.1 <i>FSA examination follow-up commitments to be monitored thoroughly both related to the fulfillment of payments and other administrative documents and for commitments that had not been fulfilled according to the agreed target date were immediately requested for fulfillment so that there were no more unfulfilled commitments.</i></p> <p>7.2 <i>Reviewing the results of OJK audit findings, to serve as input for Internal Audit in conducting inspections of both the Head Office and Branch Offices and monitoring findings that are a concern for OJK audits so that these findings are not repeated.</i></p>                                                                                                                                                                                                                                                                                                                                                                                        |



## Komite Remunerasi dan Nominasi

### REMUNERATION AND NOMINATION COMMITTEE

Komite Remunerasi dan Nominasi merupakan Komite yang dibentuk dan bertanggung jawab kepada Dewan Komisaris untuk membantu Dewan Komisaris dalam melaksanakan tugas dan tanggung-jawabnya terkait dengan pemberian rekomendasi atas Remunerasi dan Nominasi dari anggota Dewan Komisaris, Direksi, dan anggota Komite-Komite di tingkat Dewan Komisaris, beserta kerangka secara keseluruhan remunerasi Pejabat Eksekutif dan pegawai sesuai dengan prinsip-prinsip *Good Corporate Governance*.

*The Remuneration and Nomination Committee is a Committee established and responsible to the Board of Commissioners to assist the Board of Commissioners in carrying out its duties and responsibilities related to providing recommendations on the Remuneration and Nomination of members of the Board of Commissioners, Board of Directors, and members of Committees at the Board of Commissioners level, along with the overall framework of remuneration of Executive Officers and employees in accordance with the principles of Good Corporate Governance.*

### Dasar Hukum

1. Peraturan OJK No. 17 tahun 2023 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 Remunerasi dan Nominasi Emiten atau Perusahaan Publik.

### Legal Basis

1. OJK Regulation No. 17 of 2023 concerning the implementation of governance for Commercial Banks.
2. OJK Regulation No. 45/POJK.03/2015 concerning the implementation of Governance in the provision of remuneration for Commercial Banks.
3. OJK Regulation No. 34/POJK.04/2014 dated December 8, 2014 regarding the Remuneration and Nomination 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.

### Remuneration and Nomination Committee Charter

*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 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*.

Susunan Komite Remunerasi dan Nominasi pada tanggal 31 Desember 2023 adalah berdasarkan Keputusan Dewan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023, yaitu sebagai berikut:

The composition of the Remuneration and Nomination Committee consists of at least 3 (three) members, with the following composition:

1. A chairman who is also a member, who is an Independent Commissioner; and
2. Other members may come from:
  - a. Member of the Board of Commissioners;
  - b. Parties originating from outside the Bank; and
  - c. Those who hold managerial positions under the Board of Directors in charge of *Human Capital*.

The composition of the Remuneration and Nomination Committee as of December 31, 2023 is based on the Decision of the Board of Commissioners No. 002/BAGI-KOM/XII/2023 dated December 6, 2023, as follows:

| Nama<br>Name   | Jabatan<br>Position | Dasar Pengangkatan<br>Basis of Appointment                                                                                                                                                                                                                                                                                                                                                   | Periode<br>Period | Keahlian<br>Expertise   | Keterangan<br>Description                                                               |
|----------------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------------|-----------------------------------------------------------------------------------------|
| Kiki Syahnakri | Ketua<br>Chairman   | <ul style="list-style-type: none"> <li>Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023</li> <li>Surat Keputusan Direksi No. SK-MT/HC/0013/XII/2023 tanggal 6 Desember 2023</li> <li>Board of Commissioner Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023</li> <li>Board of Director Decree No. SK-MT/HC/0013/XII/2023 dated December 6, 2023</li> </ul> | 2023-2026         | Perbankan<br>Banking    | Komisaris Utama/Komisaris Independen<br>President Commissioner/Independent Commissioner |
| Tomy Winata    | Anggota<br>Member   | <ul style="list-style-type: none"> <li>Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023</li> <li>Surat Keputusan Direksi No. SK-MT/HC/0014/XII/2023 tanggal 6 Desember 2023</li> <li>Board of Commissioner Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023</li> <li>Board of Director Decree No. SK-MT/HC/0014/XII/2023 dated December 6, 2023</li> </ul> | 2023-2026         | Manajemen<br>Management | Wakil Komisaris Utama<br>Vice President Commissioner                                    |

| Nama<br>Name    | Jabatan<br>Position | Dasar Pengangkatan<br>Basis of Appointment                                                                                                                                                                                                                                                                                                                                                   | Periode<br>Period | Keahlian<br>Expertise   | Keterangan<br>Description        |
|-----------------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------------|----------------------------------|
| Marlene Gunawan | Anggota<br>Member   | <ul style="list-style-type: none"> <li>Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023</li> <li>Surat Keputusan Direksi No. SK-MT/HC/0015/XII/2023 tanggal 6 Desember 2023</li> <li>Board of Commissioner Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023</li> <li>Board of Director Decree No. SK-MT/HC/0015/XII/2023 dated December 6, 2023</li> </ul> | 2023-2026         | Manajemen<br>Management | Deputy Director<br>Human Capital |

## 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.

The profile of the chairman and members of the Remuneration and Nomination Committee can be seen in the Company Profile chapter in this Annual Report book.

## Independensi Anggota Komite Remunerasi dan Nominasi

## Independence of Remuneration and Nomination Committee Members

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:

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:

| Kriteria<br>Criteria                                                                                                                                                                                                              | Anggota Komite Remunerasi dan Nominasi<br>Member of Remuneration and Nomination Committee |             |                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|-------------|-----------------|
|                                                                                                                                                                                                                                   | Kiki Syahnakri                                                                            | Tomy Winata | Marlene Gunawan |
| 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 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 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;
3. Merekomendasikan pihak independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko kepada Dewan Komisaris;
4. Merekomendasikan usulan penggantian atau pengangkatan anggota Dewan Komisaris dalam RUPS; dan
5. Merekomendasikan usulan penggantian atau pengangkatan anggota Direksi oleh Dewan Komisaris dalam RUPS.

Komite Remunerasi dan Nominasi Bank wajib memastikan kebijakan tersebut telah sesuai dengan:

1. Kinerja keuangan dan pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku;
2. Prestasi kerja individual;
3. Kewajaran dengan *peer group*; dan
4. Pertimbangan dan strategi jangka panjang Bank.

## Rapat Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi mengadakan rapat secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan, dan Rapat Komite Remunerasi dan Nominasi dapat diselenggarakan apabila dihadiri oleh mayoritas dari jumlah anggota Komite Remunerasi dan Nominasi dan salah satu dari mayoritas jumlah anggota Komite Remunerasi dan Nominasi merupakan Ketua Komite Remunerasi dan Nominasi.

## Duties and Responsibilities

The Remuneration and Nomination Committee has the following duties and responsibilities:

Remuneration Function:

1. Carrying out an evaluation of the remuneration policy;
2. Providing 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 Function:

1. Preparing and providing 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. Recommending candidates for the Board of Commissioners or Board of Directors to the Board of Commissioners to be presented at the GMS;
3. Recommending independent parties who 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. Recommending 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 in accordance with:

1. Financial performance and fulfillment of reserves as stipulated in 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 Meetings

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 conducted 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.



Sepanjang tahun 2023, Komite Remunerasi dan Nominasi telah melaksanakan rapat sebanyak 5 (lima) kali. Adapun agenda dan rekapitulasi kehadiran anggota Komite Remunerasi dan Nominasi dalam rapat di tahun 2023 adalah sebagai berikut:

Throughout 2023, the Remuneration and Nomination Committee conducted 5 (five) meetings. The agenda and attendance summary of Remuneration and Nomination Committee members in meetings in 2023 are as follows:

| Nama<br><i>Name</i>         | Jabatan<br><i>Position</i> | Jumlah Rapat<br><i>Number of Meetings</i> | Jumlah Kehadiran<br><i>Total Attendance</i> | % Kehadiran<br><i>% Attendance</i> |
|-----------------------------|----------------------------|-------------------------------------------|---------------------------------------------|------------------------------------|
| Nicolaus Eko Riwayatanto *) | Ketua<br><i>Chairman</i>   | 5                                         | 4                                           | 80%                                |
| Elvin Halim *)              | Anggota<br><i>Member</i>   | 5                                         | 4                                           | 80%                                |
| Elizawatie Simon **)        | Ketua<br><i>Chairman</i>   | 5                                         | 1                                           | 20%                                |
| Marlene Gunawan **)         | Anggota<br><i>Member</i>   | 5                                         | 1                                           | 20%                                |

\*) menjabat sampai dengan 10 Juli 2023 *served until July 10, 2023*

\*\*\*) menjabat sejak 10 Juli 2023 *in office since July 10, 2023*

## Agenda Rapat

## Meeting Agenda

| No | Tanggal<br><i>Date</i>                       | Agenda<br><i>Agenda</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | 28 Februari 2023<br><i>February 28, 2023</i> | Pembahasan KPI Direksi tahun 2022<br><i>Discussion of Board of Directors KPIs for 2022</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 2. | 2 Maret 2023<br><i>March 2, 2023</i>         | Pembahasan UU No. 4/2023 tentang Pengembangan dan Penguatan Sektor Keuangan<br><i>Discussion of Law No. 4/2023 on Financial Sector Development and Strengthenin</i><br><br>Pembahasan POJK No. 24/2022 tentang Sumber Daya Manusia Bank Umum<br><i>Discussion of POJK No. 24/2022 regarding Human Resources of Commercial Banks</i><br><br>Pembahasan SEOJK No. 28/SEOJK.03/2022 tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum<br><i>Discussion of SEOJK No. 28/SEOJK.03/2022 concerning Risk Management Certification for Human Resources of Commercial Banks</i>                                                                                                                                                                                                  |
| 3. | 10 Mei 2023<br><i>May 10, 2023</i>           | <ul style="list-style-type: none"> <li>- Inventarisasi Masa Kepengurusan Direksi dan Komisaris Bank</li> <li>- Pemahaman Aturan Relaksasi Sertifikat Manajemen Risiko bagi SDM Bank Umum</li> <li>- Review kebijakan dan kriteria Self-Assessment calon anggota Direksi dan calon anggota Dewan Komisaris</li> <li>- Tindak lanjut Persiapan RUPS</li> <li>- <i>Inventory of Management Period of Bank Directors and Commissioners</i></li> <li>- <i>Understanding of Risk Management Certificate Relaxation Rules for Commercial Bank Human Resources</i></li> <li>- <i>Review policies and Self-Assessment criteria for prospective members of the Board of Directors and prospective members of the Board of Commissioners</i></li> <li>- <i>Follow up on GMS preparations.</i></li> </ul> |
| 4. | 23 Juni 2023<br><i>June 23, 2023</i>         | <ul style="list-style-type: none"> <li>- Pengangkatan kembali Anggota Dewan Komisaris dan Calon Anggota Direksi</li> <li>- Penambahan usulan Calon Anggota Dewan Komisaris dan Calon Anggota Direksi</li> <li>- <i>Re-appointment of members of the Board of Commissioners and prospective Members of the Board of Directors</i></li> <li>- <i>Additional proposals for Candidates for Members of the Board of Commissioners and Candidates for Members of the Board of Directors</i></li> </ul>                                                                                                                                                                                                                                                                                              |
| 5. | 4 September 2023<br><i>September 4, 2023</i> | Evaluasi Usulan Penyesuaian Skala Upah BAGI<br><i>Evaluation of Proposed Adjustment of Wage Scale for BAGI</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

## Pengembangan Kompetensi Komite Remunerasi dan Nominasi

## Competency Remuneration Committee

## Development of and Nomination

Untuk menunjang Komite Remunerasi dan Nominasi dalam melaksanakan tugas dan tanggung jawabnya, Bank memberikan kesempatan kepada anggota Komite Remunerasi dan Nominasi untuk mengikuti program pelatihan dan pengembangan kompetensi, baik yang diselenggarakan oleh internal Bank atau yang diselenggarakan oleh pihak eksternal.

*To support the Remuneration and Nomination Committee in carrying out its duties and responsibilities, the Bank provides opportunities for members of the Remuneration and Nomination Committee to participate in training and competency development programs, either organized by the Bank's internal or external parties.*

Adapun program pengembangan kompetensi yang diikuti oleh Komite Remunerasi dan Nominasi tahun 2023 adalah sebagai berikut:

*The competency development programs followed by the Remuneration and Nomination Committee in 2023 are as follows:*

| Nama Peserta<br><i>Participant Name</i> | Jabatan<br><i>Position</i> | Program Pengembangan Kompetensi<br><i>Competency Development Program</i>                                          | Penyelenggara<br><i>Organizer</i> | Tempat dan Waktu<br><i>Venue and Date</i>                              |
|-----------------------------------------|----------------------------|-------------------------------------------------------------------------------------------------------------------|-----------------------------------|------------------------------------------------------------------------|
| Nicolaus Eko Riwayanto*)                | Ketua<br><i>Chairman</i>   | Refreshment Sertifikasi Manajemen Risiko<br><i>Risk Management Certification Refreshment</i>                      | Risiko Manajemen Gagasan          | Jakarta, 1 - 15 Agustus 2023<br><i>Jakarta, August 1 - 15, 2023</i>    |
| Elvin Halim*)                           | Anggota<br><i>Member</i>   | BAGInfinite-Kader: Forum Group Discussion (FGD) Synergy BAG-AGG-AGN & Team Building                               | Internal                          | Jakarta, 1 Mei 2023<br><i>Jakarta, May 1, 2023</i>                     |
|                                         |                            | Refreshment Sertifikasi Manajemen Risiko<br><i>Risk Management Certification Refreshment</i>                      | Risiko Manajemen Gagasan          | Jakarta, 3 - 15 Juli 2023<br><i>Jakarta, July 3 - 15, 2023</i>         |
|                                         |                            | Building Excellent People in Resilient Company: Challenges and Opportunities to Face Business Competition in 2024 | Intipesan Conference              | Jakarta, 13 - 14 Desember 2023<br><i>Jakarta, December 13-14, 2023</i> |



| Nama Peserta<br><i>Participant Name</i> | Jabatan<br><i>Position</i> | Program Pengembangan Kompetensi<br><i>Competency Development Program</i>                                                                               | Penyelenggara<br><i>Organizer</i> | Tempat dan Waktu<br><i>Venue and Date</i>                      |
|-----------------------------------------|----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|----------------------------------------------------------------|
| Elizawatie Simon**)                     | Ketua<br><i>Chairman</i>   | Webinar - Memperkuat Ketahanan Nasional di Industri Jasa Keuangan<br><i>Webinar - Strengthening National Resilience in Financial Services Industry</i> | OJK Institute                     | Jakarta, 22 Mei 2023<br><i>Jakarta, May 22, 2023</i>           |
|                                         |                            | Refreshment Sertifikasi Manajemen Risiko<br><i>Risk Management Certification Refreshment</i>                                                           | Risiko Manajemen Gagasan          | Jakarta, 3 - 15 Juli 2023<br><i>Jakarta, July 3 - 15, 2023</i> |
|                                         |                            | Webinar: Waspada Modus Penipuan Gaya Baru<br><i>Webinar: Beware of New Fraud Style</i>                                                                 | OJK Institute                     | Jakarta, 3 Agustus 2023<br><i>Jakarta, August 3, 2023</i>      |
|                                         |                            | Seminar Market Review/Economy Outlook Tahun 2024<br><i>Seminar Market Review/Economy Outlook in 2024</i>                                               | LPPI                              | Jakarta, 2 Desember 2023<br><i>Jakarta, December 2, 2023</i>   |

| Nama Peserta<br><i>Participant Name</i> | Jabatan<br><i>Position</i> | Program Pengembangan Kompetensi<br><i>Competency Development Program</i>                                                                                                                      | Penyelenggara<br><i>Organizer</i> | Tempat dan Waktu<br><i>Venue and Date</i>                                                           |
|-----------------------------------------|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------|
| Marlene Gunawan**)                      | Anggota<br><i>Member</i>   | BAGInfinite-Kader: Forum Group Discussion (FGD) Synergy BAG-AGG-AGN & Team Building                                                                                                           | Internal                          | Jakarta, 1 Mei 2023<br><i>Jakarta, May 1, 2023</i>                                                  |
|                                         |                            | Refreshment Sertifikasi Manajemen Risiko<br><i>Risk Management Certification Refreshment</i>                                                                                                  | Risiko Manajemen<br>Gagasan       | Jakarta, 3 - 15 Juli 2023<br><i>Jakarta, July 3 - 15, 2023</i>                                      |
|                                         |                            | The Power of Workplace Culture to Increase Company Performance                                                                                                                                | Intipesan Conference              | Jakarta, 26 Juli 2023<br><i>Jakarta, July 26, 2023</i>                                              |
|                                         |                            | Analisa Kebutuhan Proses Rekrutmen & Seleksi<br><i>Recruitment &amp; Selection Process Needs Analysis</i>                                                                                     | PT Media SDM Indonesia            | Jakarta, 19 Agustus 2023<br><i>Jakarta, August 19, 2023</i>                                         |
|                                         |                            | Workshop Merancang Kebutuhan Kompetensi SDM Sebagai Sarana Perencanaan dan Pengembangan Staf<br><i>Workshop on Designing HR Competency Needs as a Means of Planning and Staff Development</i> | Briliant Training & Consulting    | Jakarta, 21 September 2023<br><i>Jakarta, September 21, 2023</i>                                    |
|                                         |                            | Certified Human Capital Leader (CHCL) Program                                                                                                                                                 | ProPeople                         | Jakarta, 4 Desember 2023 - 24 Februari 2024<br><i>Jakarta, December 4, 2023 - February 24, 2024</i> |
|                                         |                            | Building Excellent People in Resilient Company: Challenges and Opportunities to Face Business Competition in 2024                                                                             | Intipesan Conference              | Jakarta, 13 - 14 Desember 2023<br><i>Jakarta, December 13-14, 2023</i>                              |

\*) menjabat hingga 6 Desember 2023 | *served until December 6, 2023*

\*\*) menjabat sejak 6 Desember 2023 | *in office since December 6, 2023*





## Pelaksanaan Tugas Komite Remunerasi dan Nominasi

## Implementation of Remuneration and Nomination Committee Duties

| No | Tanggal<br>Date                       | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                     |
|----|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | 28 Februari 2023<br>February 28, 2023 | Pelaksanaan Rapat pembahasan KPI Direksi tahun 2022<br>Implementation of the 2022 KPI Board of Directors discussion meeting                                                                                                                                                                                                          |
| 2. | 2 Maret 2023<br>March 2, 2023         | Rapat pembahasan UU, POJK dan SEOJK<br>Meeting to discuss the Law, POJK and SEOJK                                                                                                                                                                                                                                                    |
| 3. | 10 Mei 2023<br>May 10, 2023           | Rapat pembahasan Evaluasi masa kepengurusan Direksi dan Komisaris<br>Meeting to discuss evaluation of the term of management of the Board of Directors and Commissioners                                                                                                                                                             |
| 4. | 23 Juni 2023<br>June 23, 2023         | Rapat pembahasan Evaluasi usulan Calon Anggota Direksi dan Calon Anggota Komisaris<br>Meeting to discuss evaluation of proposals for prospective members of the Board of Directors and prospective members of the Board of Commissioners                                                                                             |
| 5. | 4 September 2023<br>September 4, 2023 | Rapat pembahasan Evaluasi Usulan penyesuaian Skala Upah BAGI<br>Meeting to discuss evaluation of proposed Wage Scale adjustments for BAGI                                                                                                                                                                                            |
| 6. | 30 November 2023<br>November 30, 2023 | Melakukan Self-Assessment dan penyampaian Rekomendasi Calon Pihak Independen Komite Audit dan Komite Pemantau Risiko kepada Dewan Komisaris<br>Conducting a Self-Assessment and submitting Recommendations for Candidates for Independent Parties of the Audit Committee and Risk Monitoring Committee to the Board of Commissioners |
| 7. | 6 Desember 2023<br>December 6, 2023   | Menerima keputusan Dewan Komisaris perihal Komite-komite BAGI<br>Receive the decision of the Board of Commissioners regarding BAGI's Committees                                                                                                                                                                                      |

## Kebijakan Suksesi Direksi

## Board of Directors Succession Policy

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.

In carrying out its duties, the Remuneration and Nomination Committee 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, some executives who are considered to have the potential to be developed further will be rotated.

## KOMITE PEMANTAU RISIKO

### RISK MONITORING COMMITTEE

Komite Pemantau Risiko 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.

*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 that can be taken by the Bank to ensure good risk management, especially in managing credit risk, market risk, liquidity risk, operational risk, and other bank risks.*

### Dasar Hukum

Dasar pembentukan Komite Pemantau Risiko Bank Artha Graha Internasional adalah Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

### Legal Basis

*The basis for the establishment of the Risk Monitoring Committee of Bank Artha Graha Internasional is the Financial Services Authority Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks.*

### 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.

### Risk Monitoring Committee Charter

*The Risk Monitoring Committee in carrying out its duties is guided by the Risk Monitoring Committee Charter No. 0004.01.1 dated April 22, 2010 concerning the Implementation of Duties and Ethics of Risk Monitoring Committee members.*

### 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.

### 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 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 financial expertise; and
3. An independent party with expertise in risk management.

Susunan Komite Pemantau Risiko pada tanggal 31 Desember 2023 adalah berdasarkan Keputusan Dewan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023, yaitu sebagai berikut:

The composition of the Risk Monitoring Committee as of December 31, 2023 is based on the Decision of the Board of Commissioners No. 002/BAGI-KOM/XII/2023 dated December 6, 2023, 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 Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023</li> <li>- Surat Keputusan Direksi No. SK-MT/HC/0010/XII/2023 tanggal 6 Desember 2023</li> <li>- Board of Commissioner Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023</li> <li>- Board of Director Decree No. SK-MT/HC/0010/XII/2023 dated December 6, 2023</li> </ul> | 2023-2026         | Hukum Perdata<br>Civil Law                                | Komisaris Independen<br>Independent Commissioner |
| Suryani Purwita  | Anggota<br>Member   | <ul style="list-style-type: none"> <li>- Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023</li> <li>- Surat Keputusan Direksi No. SK-MT/HC/0011/XII/2023 tanggal 6 Desember 2023</li> <li>- Board of Commissioner Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023</li> <li>- Board of Director Decree No. SK-MT/HC/0011/XII/2023 dated December 6, 2023</li> </ul> | 2023-2026         | Akuntansi<br>Accounting                                   | Pihak Independen<br>Independent Party            |
| Anas Latief      | Anggota<br>Member   | <ul style="list-style-type: none"> <li>- Surat Keputusan Komisaris No. 002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023</li> <li>- Surat Keputusan Direksi No. SK-MT/HC/0012/XII/2023 tanggal 6 Desember 2023</li> <li>- Board of Commissioner Decree No. 002/BAGI-KOM/XII/2023 dated December 6, 2023</li> <li>- Board of Director Decree No. SK-MT/HC/0012/XII/2023 dated December 6, 2023</li> </ul> | 2023-2026         | Perbankan / Manajemen Risiko<br>Banking / Risk Management | Pihak Independen<br>Independent Party            |

## Profil Komite Pemantau Risiko

Profil Ketua Komite Pemantau Risiko yang menjabat sebagai Komisaris dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

Profil Suryani Purwita dan Anas Latief sebagai anggota Komite Pemantau Risiko dapat dilihat dalam sub-bab Komite Audit dalam pembahasan sebelumnya.

## Risk Monitoring Committee Profile

The profile of the Chairman of the Risk Monitoring Committee who serves as Commissioner can be seen in the Company Profile chapter in this Annual Report.

The profiles of Suryani Purwita and Anas Latief as members of the Risk Monitoring Committee can be seen in the Audit Committee sub-chapter in the previous discussion.

## Independensi Anggota Komite Pemantau Risiko

Independensi dan profesionalitas Komite Pemantau Risiko dibutuhkan dalam menjalankan tugas dan tanggung jawabnya mendukung fungsi pengawasan Dewan Komisaris. Independensi anggota Komite Pemantau Risiko dapat dilihat dalam tabel sebagai berikut:

## 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:

| Kriteria<br><i>Criteria</i>                                                                                                                                                                                                       | Anggota Komite Pemantau Risiko<br><i>Member of Audit Committee</i> |                 |             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|-----------------|-------------|
|                                                                                                                                                                                                                                   | Elizawatie Simon                                                   | Suryani Purwita | Anas Latief |
| 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 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 Pemantau Risiko

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 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 Risk Monitoring Committee

Based on the Financial Services Authority Regulation No. 17 of 2023 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. Evaluating the conformity between risk management policies and the implementation of these policies; and
2. Monitoring and evaluating the implementation of the duties of the Risk Management Committee and Risk Management Work Unit.



## Rapat Komite Pemantau Risiko

Penyelenggaraan Rapat Komite Pemantau Risiko dengan mengacu kepada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum sebagai berikut:

1. Rapat komite diselenggarakan sesuai dengan kebutuhan Bank; dan
2. Rapat Komite Pemantau Risiko hanya dapat dilaksanakan dalam hal dihadiri oleh paling sedikit 51% (lima puluh satu persen) dari jumlah anggota komite termasuk 1 (satu) orang Komisaris Independen dan 1 (satu) orang Pihak Independen.

Komite Pemantau Risiko menyelenggarakan rapat sebanyak 11 (sebelas) kali di sepanjang tahun 2023. Agenda dan frekuensi kehadiran anggota rapat dapat dilihat dalam tabel berikut ini:

## Risk Monitoring Committee Meetings

The organization of Committee Meetings refers to the Financial Services Authority Regulation No. 17 of 2023 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 committee members including 1 (one) Independent Commissioner and 1 (one) Independent Party.

The Risk Monitoring Committee held a total of 11 (eleven) meetings throughout 2023. The agenda and frequency of attendance of meeting members can be seen in the following table:

| Nama<br>Name     | Jabatan<br>Position | Jumlah Rapat<br>Number of Meetings | Jumlah Kehadiran<br>Total Attendance | Kehadiran (%)<br>Attendance (%) |
|------------------|---------------------|------------------------------------|--------------------------------------|---------------------------------|
| Elizawatie Simon | Ketua   Chairman    | 11                                 | 11                                   | 100                             |
| Suryani Purwita  | Anggota   Member    | 11                                 | 11                                   | 100                             |
| Anas Latief      | Anggota   Member    | 11                                 | 11                                   | 100                             |

## Agenda Rapat

## Meeting Agenda

| No | Tanggal<br>Date                       | Agenda<br>Agenda                                                                                                                                                                                                                 |
|----|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | 25 Januari 2023<br>January 25, 2023   | <ol style="list-style-type: none"> <li>1. Profil Risiko Periode 31 Desember 2022 vs 30 September 2022</li> <li>2. Stress Test Likuiditas Periode Desember 2022</li> </ol>                                                        |
| 2. | 17 Februari 2023<br>February 17, 2023 | <ol style="list-style-type: none"> <li>1. Profil Risiko Periode 31 Januari 2023 vs 31 Desember 2022</li> <li>2. Stress Test Likuiditas Periode Januari 2023</li> </ol>                                                           |
| 3. | 24 Maret 2023<br>March 24, 2023       | <ol style="list-style-type: none"> <li>1. Progress Risk Management Bulan Februari 2023</li> <li>2. Profil Risiko Periode 28 Februari 2023 vs 31 Januari 2023</li> <li>3. Stress Test Likuiditas Periode Februari 2023</li> </ol> |
| 4. | 18 April 2023<br>April 18, 2023       | <ol style="list-style-type: none"> <li>1. Profil Risiko Periode 31 Maret 2023 vs 31 Desember 2022</li> <li>2. Stress Test Likuiditas Periode Maret 2023</li> </ol>                                                               |
| 5. | 23 Mei 2023<br>May 23, 2023           | <ol style="list-style-type: none"> <li>1. Profil Risiko Periode 30 April vs 31 Maret 2023</li> <li>2. Stress Test Likuiditas periode April 2023</li> </ol>                                                                       |



| No  | Tanggal<br>Date                         | Agenda<br>Agenda                                                                                                                                                                                                                                               |
|-----|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6.  | 17 Juli 2023<br>July 17, 2023           | <ol style="list-style-type: none"> <li>1. Profil Risiko Periode 30 Juni 2023 vs 31 Maret 2023</li> <li>2. Stress Test Likuiditas periode Juni 2023</li> </ol>                                                                                                  |
| 7.  | 23 Agustus 2023<br>August 23, 2023      | <ol style="list-style-type: none"> <li>1. Risk Profile for the June 30, 2023 vs March 31, 2023 Period</li> <li>2. Liquidity Stress Test for the June 2023 Period</li> </ol>                                                                                    |
| 8.  | 21 September 2023<br>September 21, 2023 | <ol style="list-style-type: none"> <li>1. Risk Profile for the July 31, 2023 vs June 30, 2023 period</li> <li>2. Liquidity Stress Test for the July 2023 Period</li> </ol>                                                                                     |
| 9.  | 31 Oktober 2023<br>October 31, 2023     | <ol style="list-style-type: none"> <li>1. Risk Profile for the July 31, 2023 vs June 30, 2023 period</li> <li>2. Liquidity Stress Test for the July 2023 period</li> <li>3. Rencana Meninjau dan Menyusun Ulang ORM</li> </ol>                                 |
| 10. | 23 November 2023<br>November 23, 2023   | <ol style="list-style-type: none"> <li>1. Risk Profile for the Period September 30 vs June 30, 2023</li> <li>2. Liquidity Stress Test for the September 30, 2023 Period</li> <li>3. Highlight Rapat Komite Manajemen Risiko (KMR) 27 September 2023</li> </ol> |
| 11. | 21 Desember 2023<br>December 21, 2023   | <ol style="list-style-type: none"> <li>1. Risk Profile for the October 31, 2023 vs September 30, 2023 Period</li> <li>2. Liquidity Stress Test for the October 2023 period</li> </ol>                                                                          |
|     |                                         | <ol style="list-style-type: none"> <li>1. Risk Profile for the November 30, 2023 vs October 31, 2023 Period</li> <li>2. Liquidity Stress Test for the November 2023 period</li> </ol>                                                                          |

## Pengembangan Kompetensi Komite Pemantau Risiko

Untuk menunjang Komite Pemantau Risiko dalam melaksanakan tugas dan tanggung jawabnya, Bank memberikan kesempatan kepada anggota Komite Pemantau Risiko untuk mengikuti program pelatihan dan pengembangan kompetensi, baik yang diselenggarakan oleh internal Bank atau yang diselenggarakan oleh pihak eksternal.

Adapun program pengembangan kompetensi yang diikuti oleh Komite Pemantau Risiko tahun 2023 adalah sebagai berikut:

## Competency Development of Risk Monitoring Committee

To support the Risk Monitoring Committee in carrying out its duties and responsibilities, the Bank provides opportunities for members of the Risk Monitoring Committee to participate in training and competency development programs, either organized by the Bank's internal or external parties.

The competency development programs followed by the Risk Monitoring Committee in 2023 are as follows:



| Nama Peserta<br><i>Participant Name</i> | Jabatan<br><i>Position</i> | Program Pengembangan Kompetensi<br><i>Competency Development Program</i>                                                                                   | Penyelenggara<br><i>Organizer</i> | Waktu dan Tempat<br><i>Date and Venue</i>                    |
|-----------------------------------------|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|--------------------------------------------------------------|
| Elizawatie Simon                        | Ketua<br><i>Chairman</i>   | Webinar "Memperkuat Ketahanan Nasional di Industri Jasa Keuangan"<br><i>Webinar "Strengthening National Resilience in the Financial Services Industry"</i> | OJK Institute                     | Jakarta, 22 Mei 2023<br><i>Jakarta, May 22, 2023</i>         |
|                                         |                            | Refreshment Manajemen Risiko<br><i>Risk Management Refreshment</i>                                                                                         | Risiko Manajemen Gagasan          | Jakarta, 3-15 Juli 2023<br><i>Jakarta, July 3-15, 2023</i>   |
|                                         |                            | Webinar "Waspada Modus Penipuan Gaya Baru"<br><i>Webinar "Beware of New Style Fraud Modes"</i>                                                             | OJK Institute                     | Jakarta, 3 Agustus 2023<br><i>Jakarta, August 3, 2023</i>    |
|                                         |                            | Seminar "Market Review/Economy Outlook Tahun 2024"<br><i>Seminar "Market Review/Economic Outlook 2024"</i>                                                 | LPPI                              | Jakarta, 2 Desember 2023<br><i>Jakarta, December 2, 2023</i> |
| Anas Latief                             | Anggota<br><i>Member</i>   | Refreshment Sertifikasi Manajemen Risiko<br><i>Risk Management Certification Refreshment</i>                                                               | Risiko Manajemen Gagasan          | 1-15 Agustus 2023<br><i>August 1-15, 2023</i>                |
| Suryani Purwita                         | Anggota<br><i>Member</i>   | -                                                                                                                                                          | -                                 | -                                                            |

## Pelaksanaan Tugas Komite Pemantau Risiko

Sepanjang tahun 2023, Komite Pemantau Risiko Bank telah menjalankan tugas dan tanggung jawabnya, antara lain:

1. Anggota Komite terdiri dari 3 (tiga) orang: (1 (satu) orang Komisaris Independen; 1 (satu) orang Pihak Independen yang memiliki keahlian bidang manajemen risiko; 1 (satu) orang dari Pihak Independen yang memiliki keahlian Bidang Keuangan) dan telah sesuai dengan POJK 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum;
2. Penyelenggaraan rapat Komite Pemantau Risiko tahun 2023 telah dilakukan secara berkala sesuai dengan POJK 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum. Selama Tahun 2023 telah diselenggarakan rapat Komite Pemantau Risiko sebanyak 11 (sebelas) kali dengan Tingkat kehadiran Ketua dan Anggota Komite 100% (Kuorum);
3. Melakukan penelaahan Profil Risiko periode bulan berjalan sesuai dengan penilaian matriks kualitatif OJK, selama tahun 2023 Peringkat Komposit Profil Risiko terjaga di PK-2 (Satisfactory);
4. Melakukan pengawasan Likuiditas Bank dengan pengujian (stress testing); dan
5. Melakukan penelaahan atas pelaksanaan Komite Manajemen Risiko (KMR) terkait Risiko Kredit, Risiko Pasar dan Risiko Operasional.

## Implementation of Risk Monitoring Committee Duties

Throughout 2023, the Bank's Risk Monitoring Committee carried out its duties and responsibilities, among others:

1. The Committee members consist of 3 (three) persons: (1 (one) Independent Commissioner; 1 (one) Independent Party with expertise in risk management; 1 (one) Independent Party with expertise in Finance) and are in accordance with POJK 17 of 2023 concerning the Implementation of Governance for Commercial Banks;
2. Risk Monitoring Committee meetings in 2023 were carried out regularly in accordance with POJK 17 of 2023 concerning the Implementation of Governance for Commercial Banks. In 2023, 11 (eleven) Risk Monitoring Committee meetings were held with an attendance rate of the Chairman and Committee Members of 100% (Quorum);
3. Reviewed the Risk Profile for the current month period in accordance with the OJK qualitative matrix assessment. In 2023, the Risk Profile Composite Rating was maintained at PK-2 (Satisfactory);
4. Supervised the Bank's Liquidity by stress testing; and
5. Reviewed the implementation of the Risk Management Committee (KMR) related to Credit Risk, Market Risk and Operational Risk.

## ORGAN PENDUKUNG DIREKSI

### SUPPORTING ORGANS OF 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. Asset and Liabilities Committee;*
- 3. Risk Management Committee;*
- 4. Information Technology Steering Committee; and*
- 5. Human Capital Committee.*

### Komite Kredit

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.

### Credit Committee

*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. Providing direction if a more in-depth and comprehensive credit analysis is required; and*
- 2. Providing decisions or recommendations on submitted credit applications.*

### 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.

### Legal Basis

*Bank Artha Graha Internasional's 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.*

### Pedoman dan Tata Tertib Kerja Komite Kredit

Komite Kredit berpedoman pada Pedoman Kebijakan Perkreditan tentang Komite Kredit dalam menjalankan tugas dan tanggung jawabnya.

### Credit Committee Guidelines

*The Credit Committee is guided by the Credit Policy Guidelines on Credit Committee in carrying out its duties and responsibilities.*



## 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;
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.

## Duties and Responsibilities of Credit Committee

The Credit Committee has the following duties and responsibilities:

1. Approving or rejecting credit proposals objectively, honestly, carefully, and in accordance with the provisions contained in the Credit Policy Guidelines, Credit Circulars, internal memos, Bank Indonesia regulations, Financial Services Authority Regulations, and applicable laws and regulations, in accordance with the given Limit of Authority to Decide on Credit (BWMK);
2. Providing recommendations to the Credit Committee which has a higher BWMK;
3. Rejecting requests and influence from parties with an interest in the credit applicant to grant credit approval that is only a formality; and
4. Coordinating with the Asset and Liabilities Committee (ALCO) on credit funding aspects.

## 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 Bank Artha Graha Internasional Credit Committee consists of:

1. Commercial, Corporate and SME 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.

## Pernyataan Independensi Komite Kredit

Komite Kredit dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

## Independence Statement of Credit Committee

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 2023 dengan agenda sebagai berikut:

## Credit Committee Meetings

The Credit Committee held 43 (forty three) meetings throughout 2023 with the following agenda:

| Rapat Komite<br><i>Committee Meeting</i>                                                                                                                                        | Jumlah Agenda<br><i>Number of Agenda</i> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| Perpanjangan Fasilitas Kredit<br><i>Credit Facility Extension</i>                                                                                                               | 21                                       |
| Perpanjangan Fasilitas FI<br><i>FI Facility Extension</i>                                                                                                                       | 39                                       |
| Penambahan Fasilitas Kredit<br><i>Addition of Credit Facility</i>                                                                                                               | 14                                       |
| Penambahan Fasilitas FI<br><i>Addition of FI Facilities</i>                                                                                                                     | 20                                       |
| Permohonan Baru atau Sounding<br><i>New Application or Sounding</i>                                                                                                             | 93                                       |
| Permohonan Relaksasi/Restruktur/Perubahan Fasilitas<br><i>Request for Relaxation/Restructure/Change of Facility</i>                                                             | 4                                        |
| Permohonan Lainnya (kerja sama Pembiayaan, Perubahan syarat, perubahan Pricing, dll)<br><i>Other Requests (financing cooperation, change of terms, change of pricing, etc.)</i> | 14                                       |
| <b>Jumlah</b><br><i>Total</i>                                                                                                                                                   | <b>205</b>                               |

## Pelaksanaan Kegiatan Komite Kredit

Komite Kredit pada tahun 2023 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 risiko 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 Direktorat *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.

## Pengembangan Kompetensi

Program pengembangan kompetensi yang diikuti anggota Komite Kredit sepanjang tahun 2023 adalah sebagai berikut:

## Implementation of Credit Committee Activities

In 2023, the Credit Committee carried out the function of making 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 proposals with a ceiling category above IDR5 billion, credit decisions were made by considering reviews from the Directorate of Risk Management and Directorate of Compliance. Credit decisions were made on applications for new credit facilities, extension of credit facilities, addition of credit facilities, restructuring/relaxation of credit facilities and other matters related to credit facilities.

## Competency Development

Competency development programs attended by Credit Committee members throughout 2023 are as follows:



| Nama<br>Name      | Training<br>Training                                                                                                                                 | Pihak Penyelenggara<br>Organizer | Tanggal<br>Date                                          |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------------------------------------------------------|
| Handoyo Soedirdja | Pembekalan Sertifikasi Manajemen Risiko bagi Calon Direktur Bank<br><i>Provision of Risk Management Certification for Prospective Bank Directors</i> | LPPI                             | 20-21 Juli 2023<br><i>July 20-21, 2023</i>               |
| Lily Pangestu     | <i>Sustainable Finance - Carbon Literacy</i>                                                                                                         | Yensen Aliamin                   | 9 & 16 Desember 2023<br><i>December 9 &amp; 16, 2023</i> |
| Selvy Hutomo      | <i>Refreshment Sertifikasi Manajemen Risiko</i><br><i>Risk Management Certification Refreshment</i>                                                  | Risiko Manajemen<br>Gagasan      | 14-26 Juni 2023<br><i>June 14-26, 2023</i>               |

## Komite Asset dan Liabilities

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*).

### Pedoman dan Tata Tertib Kerja ALCO

Pedoman dan Tata Tertib Kerja ALCO tertuang dalam Pedoman ALCO (ALMA) No. 00004.02.0 tanggal 15 Mei 2023.

### Struktur dan Keanggotaan ALCO

Berikut struktur dan keanggotaan ALCO pada tahun 2023

- Ketua I merangkap anggota: Direktur Utama
- Ketua II merangkap anggota: Wakil Direktur Utama
- Ketua III merangkap anggota: Direktur yang membawahi Bidang Treasury
- Anggota: Seluruh anggota Direksi
- ALCO Supporting Team:
  - Koordinator:  
*Deputy Director/Assistant Deputy Director Treasury*
  - Deputy Director:
    - Direktorat Business Banking
    - Direktorat Digital & Retail
    - Direktorat Asset Recovery
    - Direktorat Fincon
    - Direktorat Operation
    - Direktorat Risk & Management
    - Direktorat Internal Audit (SKAI)
    - Direktorat Compliance
  - Executive Officer Cabang Induk

## Asset and Liabilities Committee

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.

### ALCO Guidelines

The Guidelines and Work Rules of ALCO are contained in ALCO (ALMA) Guidelines No. 00004.02.0 dated May 15, 2023.

### ALCO Structure and Membership

The following is the structure and membership of ALCO in 2023:

- Chairman I and concurrently a member: President Director
- Chairman II and concurrently a member: Vice President Director
- Chairman III and concurrently a member: Director in charge of Treasury
- Members: All members of the Board of Directors
- ALCO Supporting Team:
  - Koordinator:  
*Deputy Director/Assistant Deputy Director Treasury*
  - Deputy Director:
    - Directorate of Business Banking
    - Directorate of Digital & Retail
    - Directorate of Asset Recovery
    - Directorate of Fincon
    - Directorate of Operations
    - Directorate of Risk & Management
    - Directorate of Internal Audit (SKAI)
    - Directorate of Compliance
  - Executive Officer of 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;
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

## Duties and Responsibilities of ALCO

The following are the duties and responsibilities of ALCO:

1. Managing portfolios 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. Determining the direction of the Bank's business development policies and strategies, including the interest rate structure of funding and lending, business expansion plans, and others;
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 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. Establishing 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 Bank's risk taking position is consistent with interest rate risk management objectives and in accordance with the Bank's risk limits;
8. Determining the type and allocation of assets classified as high quality liquid assets;
9. Determining hedging strategy;
10. Reviewing deviations between realized results and budget projections and the bank's business plan (RBB);
11. Developing, reviewing and modifying liquidity management (ALMA) strategies across currencies, regions and business lines;
12. Conducting 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. Evaluating 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. Adjusting risk management policies and strategies for liquidity risk as necessary based on the latest evaluation results;
15. Establishing 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 laws and regulations that affect ALMA's strategies and policies; and



17. Menyusun laporan ALCO untuk disampaikan kepada Direksi.

17. *Preparing 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 is available in the Company Profile chapter in this Annual Report.*

## Pernyataan Independensi Komite ALCO

Komite ALCO dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

## Independence Statement of ALCO

*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

Sepanjang tahun 2023, ALCO melaksanakan rapat sebanyak 11 kali, dengan agenda sebagai berikut:

## ALCO Meetings

*In 2023, ALCO held 11 meetings, with the following agenda:*

| No  | Tanggal<br><i>Date</i>                         | Agenda<br><i>Agenda</i>                                                                                                      |
|-----|------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| 1.  | 27 Januari 2023<br><i>January 27, 2023</i>     | 1. Menerapkan <i>strategy</i> dan <i>pricing</i> suku bunga pendanaan, kredit dan rekening antar kantor                      |
| 2.  | 21 Februari 2023<br><i>February 21, 2023</i>   | 1. <i>Implementation of strategy and pricing of interest rates on funding, loans and inter-office accounts.</i>              |
| 3.  | 27 Maret 2023<br><i>March 27, 2023</i>         | 2. Membahas <i>maturity profile</i> pendanaan dan pembiayaan                                                                 |
| 4.  | 26 April 2023<br><i>April 26, 2023</i>         | 2. <i>Discussion on maturity profile of funding and financing</i>                                                            |
| 5.  | 25 Mei 2023<br><i>May 25, 2023</i>             | 3. Membahas tren likuiditas melalui pemantauan beberapa indikator rasio likuiditas                                           |
| 6.  | 22 Juni 2023<br><i>June 22, 2023</i>           | 3. <i>Discussion on liquidity trends through monitoring several liquidity ratio indicators.</i>                              |
| 7.  | 26 Juli 2023<br><i>July 26, 2023</i>           | 4. Membahas konsentrasi pendanaan dan pembiayaan                                                                             |
| 8.  | 29 Agustus 2023<br><i>August 29, 2023</i>      | 4. <i>Discussion on the concentration of funding and financing</i>                                                           |
| 9.  | 26 September 2023<br><i>September 26, 2023</i> | 5. Membahas <i>pipeline</i> Kredit dan Obligasi Korporasi                                                                    |
| 10. | 26 Oktober 2023<br><i>October 26, 2023</i>     | 5. <i>Discussion on Credit pipeline and Corporate Bonds.</i>                                                                 |
| 11. | 28 November 2023<br><i>November 28, 2023</i>   | 6. Membahas Geopolitik <i>tension</i> beserta dampaknya terhadap ekonomi global.                                             |
|     |                                                | 6. <i>Discussion on Geopolitical tension and its impact on the global economy.</i>                                           |
|     |                                                | 7. Membahas kebijakan bank sentral secara global terkait penanganan inflasi dan dampaknya terhadap ekonomi Indonesia         |
|     |                                                | 7. <i>Discussion on global central bank policies related to handling inflation and its impact on the Indonesian economy.</i> |

## Pelaksanaan Kegiatan ALCO

Pelaksanaan tugas dan wewenang komite ALCO pada tahun 2023 meliputi penentuan *strategy* dan *pricing* suku bunga pendanaan, kredit dan rekening antar kantor, mengkaji *maturity profile* pendanaan dan pembiayaan beserta membahas tren likuiditas perbankan selama 2023. 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 Activities

The implementation of the duties and authority of the ALCO committee in 2023 included 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 2023. 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 ALCO sepanjang tahun 2023 adalah sebagai berikut:

## Competency Development

Competency development programs attended by ALCO members throughout 2023 are as follows:

| Nama<br>Name                | Training<br>Training                                                                                                                                                                 | Pihak Penyelenggara<br>Organizer            | Tanggal<br>Date                                                                       |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|---------------------------------------------------------------------------------------|
| Handoyo<br>Soedirdja        | Pembekalan Sertifikasi Manajemen Risiko bagi Calon Direktur Bank<br><i>Provision of Risk Management Certification for Prospective Bank Directors</i>                                 | LPPI                                        | 20-21 Juli 2023<br><i>July 20-21, 2023</i>                                            |
| Andi Ariesza<br>Rhiandini M | BAGInfinite-Kader: Forum Group Discussion (FGD) Synergy BAG-AGG-AGN & Team Building<br><i>Refreshment Sertifikasi Manajemen Risiko<br/>Risk Management Certification Refreshment</i> | Internal<br><br>Risiko Manajemen<br>Gagasan | 1 Mei 2023<br><i>May 1, 2023</i><br><br>1-15 Agustus 2023<br><i>August 1-15, 2023</i> |
|                             | <i>Sustainable Finance - Carbon Literacy</i>                                                                                                                                         | Yensen Aliamin                              | 9 & 16 Desember 2023<br><i>December 9 &amp; 16, 2023</i>                              |

## Komite Manajemen Risiko

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.

## Risk Management Committee

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, as well as improving the implementation of risk management.

## Dasar Pembentukan Komite Manajemen Risiko

Komite Manajemen Risiko Bank Artha Graha Internasional dibentuk berdasarkan:

1. Anggaran Dasar PT Bank Artha Graha Internasional Tbk;
2. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;

## Basis of Establishment of Risk Management Committee

The Risk Management Committee of Bank Artha Graha Internasional was established based on:

1. Articles of Association of PT Bank Artha Graha Internasional Tbk;
2. Financial Services Authority Regulation No. 18/POJK.03/2016 regarding the Implementation of Risk Management for Commercial Banks;



3. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum; dan
4. Surat Keputusan Direksi PT Bank Artha Graha Internasional Tbk No. DIR-COM & RM/01557/X/2019 tentang Pembentukan Komite Manajemen Risiko PT Bank Artha Graha Internasional Tbk.

3. Circular Letter of the Financial Services Authority No. 34/SEJK.03/2016 on the Implementation of Risk Management for Commercial Banks; and
4. Decree of the Board of Directors of PT Bank Artha Graha Internasional Tbk No. DIR-COM & RM/01557/X/2019 on the Establishment of the Risk Management Committee of PT Bank Artha Graha Internasional Tbk.

## Pedoman dan Tata Tertib Kerja Komite Manajemen Risiko

Komite Manajemen Risiko berpedoman pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dalam menjalankan tugas dan wewenangnya.

## Risk Management Committee Guidelines

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

Keanggotaan Komite Manajemen Risiko Bank Artha Graha Internasional pada tahun 2023 adalah sebagai berikut:

## Structure and Membership of Risk Management Committee

The membership of the Risk Management Committee of Bank Artha Graha Internasional in 2023 is as follows:

| Jabatan<br>Position                                                                         | Jumlah Personil<br>Number of Personnel | Keahlian<br>Expertise                                                  | Sertifikasi Profesi<br>Professional Certification                                             |
|---------------------------------------------------------------------------------------------|----------------------------------------|------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| <b>Ketua   Chairman</b>                                                                     |                                        |                                                                        |                                                                                               |
| Direktur Kepatuhan/<br>Direktur Independen<br>Compliance Director /<br>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                 |
| <b>Anggota   Member</b>                                                                     |                                        |                                                                        |                                                                                               |
| Seluruh Direksi<br>All Directors                                                            | 4                                      | Ahli di bidang perbankan dan keuangan<br>Expert in banking and finance | Sertifikasi Manajemen Risiko Level 5<br>Level 5 Risk Management Certification                 |
| Head of Bureau                                                                              | 1                                      | Ahli di bidang Human Capital<br>Expert in Human Capital                | Sertifikasi Manajemen Risiko sesuai Level<br>Risk Management Certification according to Level |
| Chief Financial Officer                                                                     | 1                                      | Ahli di bidang Akuntansi<br>Expert in Accounting                       | Sertifikasi Manajemen Risiko Level 5<br>Level 5 Risk Management Certification                 |
| Chief Operation Officer                                                                     | 1                                      | Ahli di bidang perbankan<br>Expert in banking                          | Sertifikasi Manajemen Risiko sesuai Level<br>Risk Management Certification according to Level |
| Seluruh Associate Director<br>All Associate Directors                                       | 4                                      | Ahli di bidang perbankan<br>Expert in banking                          | Sertifikasi Manajemen Risiko sesuai Level<br>Risk Management Certification according to Level |
| Seluruh Deputy Director<br>All Deputy Directors                                             | 14                                     | Ahli di bidang perbankan<br>Expert in banking                          | Sertifikasi Manajemen Risiko sesuai Level<br>Risk Management Certification according to Level |
| Head of Internal Audit                                                                      | 1                                      | Ahli di bidang perbankan dan keuangan<br>Expert in banking and finance | Sertifikasi Manajemen Risiko Level 5<br>Level 5 Risk Management 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.

## Pernyataan Independensi Komite Manajemen Risiko

Komite Manajemen Risiko dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

## Tugas dan Tanggung Jawab Komite Manajemen Risiko

Tugas dan tanggung jawab Komite Manajemen Risiko adalah:

1. Memberikan rekomendasi kepada Direktur Utama mengenai hal-hal yang berkaitan dengan Penerapan Manajemen Risiko;
2. 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;
3. 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
4. Menetapkan kebijakan dan keputusan bisnis yang menyimpang dari prosedur normal, seperti pelampauan ekspansi usaha yang signifikan dibanding dengan rencana bisnis bank yang telah ditetapkan sebelumnya atau pengambilan posisi/eksposur risiko yang melampaui limit yang telah ditetapkan.

## Rapat Komite Manajemen Risiko

Sepanjang tahun 2023, Komite Manajemen Risiko melaksanakan rapat sebanyak 3 (tiga) kali, dengan agenda sebagai berikut:

## 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.*

## 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*

## Duties and Responsibilities of Risk Management Committee

*The duties and responsibilities of the Risk Management Committee include*

1. *Provide recommendations to the President Director regarding matters relating to the Implementation of Risk Management;*
2. *Developing 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;*
3. *Improving 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*
4. *Establishing 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 positions/risk exposures that exceed predetermined limits.*

## Risk Management Committee Meetings

*Throughout 2023, the Risk Management Committee held 3 (three) meetings with the following agenda:*



| No | Tanggal<br>Date                         | Pokok Pembahasan<br>Agenda                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                              |
|----|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | 27 September 2023<br>September 27, 2023 | 1. Profil Risiko periode 31 Agustus 2023 dibanding 31 Juli 2023<br>2. Portofolio Risiko Kredit<br>3. Risk Base Pricing<br>4. Progress Business Continuity Management<br>5. Program Operational Risk Management                                                                    | 1. Risk Profile for the Period of August 31, 2023 compared to July 31, 2023<br>2. Credit Risk Portfolio<br>3. Risk-Based Pricing<br>4. Business Continuity Management Progress<br>5. Operational Risk Management Program                                                     |
| 2. | 06 November 2023<br>November 06, 2023   | Sektor Ekonomi Prioritas untuk Tahun 2024                                                                                                                                                                                                                                         | Priority Economic Sectors for 2024                                                                                                                                                                                                                                           |
| 3. | 19 Desember 2023<br>December 19, 2023   | 1. Rencana Pembentukan Komite Kebijakan Perkreditan (KKP)<br>2. Penetapan Risk Appetite, Risk Tolerance dan Early Warning Signal (EWS) Tahun 2024<br>3. Business Continuity Plan (BCP)<br>4. Simulasi Perhitungan ATMR Risiko Pasar menggunakan Metode Standardized Approach (SA) | 1. Plan to establish Credit Policy Committee (KKP)<br>2. Establishment of Risk Appetite, Risk Tolerance and Early Warning Signal (EWS) for 2024<br>3. Business Continuity Plan (BCP)<br>4. Simulation of Market Risk RWA Calculation using Standardized Approach (SA) Method |

## Pelaksanaan Kegiatan Komite Manajemen Risiko

## Implementation of Risk Management Committee Activities

| Program Kerja<br>Work program                                                                                                                                                                                                                                                                                                                   | Realisasi 2023<br>Realization 2023                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Memberikan rekomendasi berupa saran dan masukan kepada Direktur Utama terhadap kebijakan dan prosedur, tingkat risiko yang diambil dan toleransi risiko.</p> <p><i>Provide recommendations in the form of suggestions and input to the President Director regarding policies and procedures, level of risk taken and risk tolerance.</i></p> | <p>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.</p> <p><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></p>                    |
| <p>Memberikan rekomendasi berupa saran dan masukan kepada Direktur Utama terhadap upaya perbaikan kualitas aset Bank.</p> <p><i>Adjusting the Bank's risk limits for risk appetite and risk tolerance by taking into account the level of risk to be taken and the Bank's overall strategy.</i></p>                                             | <p>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.</p> <p><i>Improving the implementation of risk management in each work unit to mitigate risks that will arise with the aim of improving the bank's capital adequacy and risk profile.</i></p> |

## Pengembangan Kompetensi

## Competency Development

Program pengembangan kompetensi yang diikuti anggota Komite Manajemen Risiko sepanjang tahun 2023 adalah sebagai berikut:

Competency development programs attended by members of the Risk Management Committee throughout 2023 are as follows:

| Nama<br>Name          | Training<br>Training                                                                                                                                            | Pihak Penyelenggara<br>Organizer | Tanggal<br>Date                                                                               |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-----------------------------------------------------------------------------------------------|
| Indrastomo<br>Nugroho | Refreshment Sertifikasi Manajemen Risiko<br><i>Risk Management Certification Refreshment</i>                                                                    | Risiko Manajemen<br>Gagasan      | 13-15 Juli 2023<br><i>July 13-15, 2023</i>                                                    |
|                       | Sustainable Finance - Carbon Literacy                                                                                                                           | Yensen Aliamin                   | 09 Desember 2023<br><i>December 09, 2023</i>                                                  |
| Andy Dharma           | BAGInfinite-Kader: Forum Group Discussion (FGD)<br><i>Synergy BAG-AGG-AGN &amp; Team Building</i>                                                               | Internal                         | 1 Mei 2023<br><i>May 1, 2023</i>                                                              |
|                       | Refreshment Sertifikasi Manajemen Risiko<br><i>Risk Management Certification Refreshment</i>                                                                    | Risiko Manajemen<br>Gagasan      | 15 Juli 2023<br><i>July 15, 2023</i>                                                          |
|                       | Workshop Penerapan ATMR Risiko Pasar<br><i>Risk Management Certification Refreshment</i>                                                                        | Risiko Manajemen<br>Gagasan      | 18 - 19 September<br>2023<br><i>September 18-19,<br/>2023</i>                                 |
|                       | PPL WPPE: Perizinan WPEE & WPPE serta Siklus<br>Penyelesaian Transaksi T+2<br><i>PPL WPPE: WPEE and WPPE Licensing and T+2<br/>Transaction Settlement Cycle</i> | TICMI EDU                        | 20 November 2023<br>- 5 Desember 2023<br><i>November 20,<br/>2023 - December<br/>05, 2023</i> |
|                       | Sustainable Finance - Carbon Literacy                                                                                                                           | Yensen Aliamin                   | 09 Desember 2023<br><i>December 09, 2023</i>                                                  |

## Komite Pengarah Teknologi Informasi

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

## Information Technology Steering Committee

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 of Establishment of Information Technology Steering Committee

The Information Technology Steering Committee was established based on the Circular Letter of the Financial Services Authority No. 21/SEOJK.03/2017 concerning the 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 the Implementation of Risk Management in the Use of Information Technology by Commercial Banks and No. 11/POJK.03/2022 concerning the 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:
  - a. Direktur Bisnis;
  - b. Direktur Compliance & Risk;
  - c. Direktur Asset Recovery;
  - d. Head of Bureau;
  - e. Corporate Secretary;
  - f. Chief Financial Officer;
  - g. Chief Operation Officer;
  - h. Legal Bureau; dan
  - i. Internal Audit

## Structure and Membership of Information Technology Steering Committee

The Information Technology Steering Committee consists of:

1. Directors
2. All directorates under:
  - a. Business Director;
  - b. Compliance & Risk Director;
  - c. Director of Asset Recovery;
  - d. Head of Bureau;
  - e. Corporate Secretary;
  - f. Chief Financial Officer;
  - g. Chief Operations Officer;
  - h. Legal Bureau; and
  - i. Internal Audit

## Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

Wewenang dan tanggung jawab Komite Pengarah Teknologi Informasi adalah memberikan rekomendasi kepada Dewan Komisaris dan Direksi, antara lain 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.

## Duties and Responsibilities of the Information Technology Steering Committee

The authority and responsibility of the Information Technology Steering Committee is to provide recommendations to the Board of Commissioners and Directors, including as follows:

1. Preparing information technology strategic plan in accordance with the strategic plan of the Bank's business activities;
2. Formulating key information technology policies and procedures such as information technology security policies and information technology risk management;
3. Examining the conformity of approved information technology projects with the information technology strategic plan;
4. Examining the suitability of the implementation of information technology projects with the project charter agreed in the *Service Level Agreement*;
5. Examining 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. Monitoring 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 organizing work unit; and
9. Determining the priority scale of critical information technology projects.

## 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.

## Information Technology Committee Profile

The profile of the chairman and members of the Information Technology Committee who serve as Directors is available in the Company Profile chapter in this Annual Report.

## Pernyataan Independensi Komite Teknologi Informasi

Komite Teknologi Informasi dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

## 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.

## Appointment and Dismissal Mechanism of Information Technology Steering Committee

Appointments and changes to the Information Technology Steering Committee are adjusted to the prevailing organizational structure of Bank Artha Graha Internasional and authorized by the Board of Directors.

## Rapat Komite Pengarah Teknologi Informasi

Sepanjang tahun 2023, Komite Pengarah Teknologi Informasi melaksanakan rapat sebanyak 4 (empat) kali, dengan agenda sebagai berikut:

## Information Technology Steering Committee Meetings

Throughout 2023, the Information Technology Steering Committee held 4 (four) meetings with the following agenda:

| No | Tanggal<br>Date                     | Pokok Pembahasan<br>Agenda                                                                                                                |                                                                                                                                           |
|----|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | 20 Januari 2023<br>January 20, 2023 | Progress project IT :<br>1. Progress Big Data<br>2. Progress Digital Lending<br>3. CRMS Timeframe<br>4. JFX Postpay<br>5. Update PLUANG   | Progress project IT :<br>1. Progress Big Data<br>2. Progress Digital Lending<br>3. CRMS Timeframe<br>4. JFX Postpay<br>5. PLUANG Update   |
| 2. | 25 April 2023<br>April 25, 2023     | Update Core Banking :<br>1. Proposed new architecture<br>2. Upgrading version core banking<br>3. Upgrading hardware<br>4. Key action plan | Update Core Banking :<br>1. Proposed new architecture<br>2. Upgrading version core banking<br>3. Upgrading hardware<br>4. Key action plan |
| 3. | 24 Juli 2023<br>July 24, 2023       | Update T24 dan Manage Service<br>1. Biaya<br>2. Cakupan manage service<br>3. Timeline upgrade<br>4. Project organization structure        | Update T24 and Manage Service<br>1. Budget<br>2. Scope of manage service<br>3. Timeline upgrade<br>4. Project organization structure      |
| 4. | 8 Agustus 2023<br>August 8, 2023    | Update IT<br>1. Upgrading T24   Manage Service WCT<br>2. Service/Application Diagram<br>3. Strategic Initiatives                          | Update IT<br>1. Upgrading T24   Manage Service WCT<br>2. Service/Application Diagram<br>3. Strategic Initiatives                          |





## Pelaksanaan Kegiatan Komite Pengarah Teknologi Informasi

Dalam melaksanakan tugas kepengurusannya, anggota komite melakukan pemantauan kinerja TI dan upaya peningkatannya melalui pengawasan dan evaluasi realisasi program kerja yang telah disepakati sesuai rencana strategis kegiatan usaha Bank, serta melakukan pemantauan atas penggunaan anggaran TI. Sehingga Teknologi Informasi dapat diterapkan sesuai dengan kebutuhan usaha Bank, dengan detail sebagai berikut:

## Implementation of Information Technology Steering Committee Activities

*In carrying out their management duties, committee members monitor IT performance and improve it through monitoring and evaluating the realization of agreed work programs in accordance with the Bank's strategic plan for business activities, as well as monitoring the use of the IT budget. So that Information Technology can be applied in accordance with the Bank's business needs, with the following details:*

| Program Kerja<br><i>Work program</i>                                                                                                               | Realisasi 2023<br><i>Realization 2023</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pengembangan Fitur API Management, Mobile Apps dan Internet Banking<br><i>API Management, Mobile Apps and Internet Banking Feature Development</i> | <ul style="list-style-type: none"> <li>• Pengembangan fasilitas <i>internet banking</i> untuk fitur transaksi <i>payroll</i>, <i>hard token</i>, serta fasilitas <i>virtual account</i>.</li> <li>• Penambahan <i>biller</i> untuk fasilitas <i>mobile banking</i> dan internet banking bisnis, seperti <i>biller</i> PBB, PDAM, <i>Voucher games</i>.</li> <li>• Pengembangan fitur otomasi <i>cashback</i> untuk <i>channel mobile banking</i> guna mendukung pemberian program promosi yang <i>seamless</i>.</li> <li>• Implementasi <i>standard nasional open banking</i> BI SNAP (Standar Nasional Open API Sistem Pembayaran) agar sesuai dengan standar yang diterapkan oleh Bank Indonesia, yang memudahkan <i>partner</i> dalam melakukan integrasi sistem milik Bank.</li> <li>• Penambahan <i>Services</i> dari <i>Open Banking API existing</i> untuk kebutuhan <i>B2B Partner</i>.</li> <li>• Penambahan fitur baru pada layanan <i>agi digital apps</i>, meliputi program otomatis <i>cashback</i>, <i>push</i> notifikasi transaksi, serta penambahan <i>biller</i> baru pada layanan digital app <i>agi</i>, seperti PDAM dan PBB serta pembelian tiket Formula E.</li> </ul> |

| Program Kerja<br><i>Work program</i>                                                                                                                          | Realisasi 2023<br><i>Realization 2023</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Pengembangan fitur guna mendukung operasional dan pelaporan Bank</p> <p><i>Feature development to support the Bank's operations and reporting</i></p>      | <ul style="list-style-type: none"> <li>• Penerapan SMS dan <i>email</i> untuk <i>push notification</i>.</li> <li>• Perubahan bisnis proses <i>Teller T24</i> untuk limitasi transaksi dan <i>approval</i>.</li> <li>• Perubahan proses otorisasi transaksi dan penambahan menu <i>T24 Grahacall</i>.</li> <li>• Perubahan <i>flow</i> pengiriman SMS <i>reminder Loan H-3</i>.</li> <li>• Pembuatan otomasi dan sentralisasi pelaporan regulator seperti Antasena, SLIK, LPS, SCV, Obox, Obligor dan PSAK 71.</li> <li>• Penambahan <i>field</i> di <i>core T24</i> untuk kebutuhan <i>Digital Lending</i>.</li> <li>• Penambahan menu laporan <i>RTGS outgoing</i> dan <i>incoming</i> di <i>core T24</i>.</li> <li>• Penambahan <i>template</i> rekonsiliasi sesuai <i>partner</i>.</li> <li>• Implementasi Big Data dalam mendukung bisnis dan operasional untuk proses data serta <i>dashboard monitoring</i>.</li> <li>• Implementasi layanan CMS (<i>Collection Management System</i>) guna mendukung fungsi <i>Collection Bank</i>.</li> <li>• <i>Implementation of SMS and email for push notification.</i></li> <li>• <i>T24 Teller business process changes for transaction limitation and approval.</i></li> <li>• <i>Changes to transaction authorization process and addition of T24 Grahacall menu.</i></li> <li>• <i>Changes to the flow of sending SMS reminders for D-3 Loan.</i></li> <li>• <i>Automation and centralization of regulatory reporting such as Antasena, SLIK, LPS, SCV, Obox, Obligor and PSAK 71.</i></li> <li>• <i>Addition of fields in core T24 for Digital Lending needs.</i></li> <li>• <i>Addition of RTGS outgoing and incoming report menu in core T24.</i></li> <li>• <i>Addition of reconciliation templates according to partners.</i></li> <li>• <i>Implementation of Big Data to support business and operations for data processing and dashboard monitoring.</i></li> <li>• <i>Implementation of CMS (Collection Management System) services to support the Bank's Collection function.</i></li> </ul> |
| <p>Penguatan infrastruktur dan peningkatan sistem keamanan di internal</p> <p><i>Strengthening infrastructure and improving internal security systems</i></p> | <ul style="list-style-type: none"> <li>• Penerapan menu <i>scramble data</i> dan pembatasan akses mesin non produksi.</li> <li>• Menggunakan konsep <i>single point of truth</i> sebagai pusat sumber data yang handal dan mengimplementasikan model kematangan data untuk meningkatkan efektivitas dan efisiensi dalam pengelolaan serta pemanfaatan data perusahaan.</li> <li>• Penerapan ISO 27001, pelaksanaan audit TI, <i>penetration testing</i> berkala, serta <i>self-assesment</i> uji ketahanan cyber.</li> <li>• <i>Penetration Testing</i> terhadap beberapa aplikasi dengan kategori <i>high risk</i>.</li> <li>• Melanjutkan penerapan <i>active directory</i> di seluruh area cabang, bersamaan dengan pelaksanaan <i>upgrading operating system</i> komputer <i>client</i>.</li> <li>• Penerapan sosialisasi terkait penerapan pengamanan sistem melalui <i>email blast</i> atau kelas terbatas pada karyawan bank.</li> <li>• <i>Implementation of data scramble menu and non-production machine access restrictions.</i></li> <li>• <i>Using the single point of truth concept as a reliable data source center and implementing a data maturity model to improve effectiveness and efficiency in the management and utilization of company data.</i></li> <li>• <i>Implementation of ISO 27001, IT audit, periodic penetration testing, and self-assessment of cyber resilience test.</i></li> <li>• <i>Penetration Testing of several applications with high-risk category.</i></li> <li>• <i>Continuation 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

Competency Development

Program pengembangan kompetensi yang diikuti anggota Komite Pengarah Teknologi Informasi sepanjang tahun 2023 adalah sebagai berikut:

Competency development programs attended by members of the Information Technology Steering Committee throughout 2023 are as follows:

| Nama<br>Name       | Training<br>Training                                                                                       | Pihak Penyelenggara<br>Organizer             | Tanggal<br>Date                               |
|--------------------|------------------------------------------------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------|
| Andy Kasih         | Refreshment Manajemen Risiko<br>Risk Management Refreshment                                                | Risiko Manajemen Gagasan                     | 3-15 Juli 2023<br>July 3-15, 2023             |
|                    | Webinar Waspada Modus Penipuan Gaya Baru<br>Webinar Beware of New Style Fraud Modes                        | OJK Institute                                | 3 Agustus 2023<br>August 3, 2023              |
| Lince Maria Tobing | Personal Property & Negotiaton Skill                                                                       | KJPP Herman Meirizki dan Rekan ; HIS Partner | 12-13 Mei 2023<br>May 12-13, 2023             |
|                    | Sosialisasi Program Kerja Direktorat Operasional 2<br>Operational Directorate Work Program Socialization 2 | Internal                                     | 27 Mei 2023<br>May 27, 2023                   |
|                    | Refreshment Operation 2                                                                                    | Internal                                     | 9 Desember 2023<br>December 9, 2023           |
| Ghifari Daulagiri  | BAGInfinite-Kader: Forum Group Discussion (FGD) Synergy BAG-AGG-AGN & Team Building                        | Internal                                     | 1 Mei 2023<br>May 1, 2023                     |
|                    | Refreshment Sertifikasi Manajemen Risiko<br>Risk Management Certification Refreshment                      | Risiko Manajemen Gagasan                     | 1-15 Agustus 2023<br>August 1-15, 2023        |
| Imranul Hadi       | BAGInfinite-Kader: Forum Group Discussion (FGD) Synergy BAG-AGG-AGN & Team Building                        | Internal                                     | 1 Mei 2023<br>May 1, 2023                     |
|                    | Refreshment Sertifikasi Manajemen Risiko<br>Risk Management Certification Refreshment                      | Risiko Manajemen Gagasan                     | 3-15 Juli 2023<br>July 3-15, 2023             |
|                    | Sustainable Finance - Carbon Literacy                                                                      | Yensen Aliamin                               | 9 & 16 Desember 2023<br>December 9 & 16, 2023 |

## 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.

### Komposisi Anggota Komite Human Capital

1. Ketua : Direktur Utama
2. Anggota : Wakil Direktur Utama  
Jajaran Direksi  
Deputi Direktur *Human Capital*

### 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*;
  - b. Kompensasi dan keuntungan (*benefit*) karyawan -

## Human Capital Committee

*In an effort to improve the effectiveness of the decision-making process related to Human Capital, a comprehensive review of the material is required through discussion in the Human Capital committee meeting. Thus, Management can make the right decisions in order to achieve quality, consistent, sustainable Human Capital management in accordance with the vision, mission and values of the company. Human Capital is the Bank's main concern and priority considering that Human Capital is an important asset for the Bank.*

### Human Capital Committee Functions

*Referring to the above explanation, the Board of Directors established the Human Capital Committee which functions to assist the Board of Directors in providing advice, considerations and recommendations as a management commitment in Human Capital management which can be a reference in making decisions related to Human Capital management. The function of the Human Capital Committee is also needed in an effort to accelerate the implementation of Human Capital policies in order to have a positive impact on employees and the Bank.*

### Legal Basis of Human Capital Committee

*The proposal to establish a Human Capital Committee was submitted to the General Meeting of Shareholders (GMS) of PT Bank Artha Graha Internasional Tbk on July 25, 2022. This proposal was realized in September 2022 with the establishment of the Human Capital Committee which held its first meeting on October 25, 2022.*

### Composition of Human Capital Committee Members

1. Chairman : President Director
2. Member : Vice President Director  
Board of Directors  
Deputy Director of Human Capital

### Duties and Responsibilities of Human Capital Committee

1. *Providing strategic direction and decide on general policies in terms of Human Capital management including changes (if necessary) covering the following areas:*
  - a. *General Strategy and Policy on Human Capital;*
  - b. *Employee compensation and benefits - including*



termasuk gaji, bonus, program retensi, dll;

- c. Manajemen penilaian kinerja - termasuk promosi/demosi jabatan;
  - d. Manajemen Talenta/Kader - termasuk identifikasi kader, program pengembangan kader;
  - e. Perencanaan Suksesi (*Succession Planning*);
  - f. Struktur Organisasi;
  - g. Jenjang Kepangkatan;
  - h. Pelatihan dan Pengembangan karyawan;
  - i. Budaya dan nilai-nilai perusahaan serta keterikatan karyawan;
  - j. Pengembangan hubungan karyawan dan industri termasuk upaya antisipatif dan tindak lanjut penyelesaian kasus pelanggaran dan kejahatan Bank, *fraud*, masalah integritas, dll dalam upaya peningkatan kepatuhan karyawan dan pencegahan permasalahan karyawan;
  - k. Perencanaan tenaga kerja dan mitigasi perubahan;
  - l. Kesehatan dan keselamatan organisasi;
  - m. Penyelarasan kebijakan dan sinergi *Human Capital* Bank dengan anak perusahaan/group; dan
  - n. Dan lain-lain sesuai kebutuhan bank.
2. Melaksanakan tugas-tugas dan tanggung jawab lain yang mungkin diberikan Direksi kepada Komite *Human Capital* sesuai kebutuhan dari waktu ke waktu.
  3. Bertanggung jawab kepada Direksi dan secara rutin melaporkan kegiatan serta hasil rapat kepada Direksi.

*salaries, bonuses, retention programs, etc;*

- c. *Performance appraisal management - including promotion/demotion;*
  - d. *Talent/Cadre Management - including cadre identification, cadre development programs;*
  - e. *Succession Planning;*
  - f. *Organizational Structure;*
  - g. *Rank;*
  - h. *Employee training and development;*
  - i. *Company culture and values and employee engagement;*
  - j. *Development of employee and industry relations including anticipatory and follow-up efforts to resolve cases of Bank violations and crimes, fraud, integrity issues, etc. in an effort to improve employee compliance and prevent employee problems;*
  - k. *Workforce planning and change mitigation;*
  - l. *Organizational health and safety;*
  - m. *Policy alignment and synergy of the Bank's Human Capital with subsidiaries/groups; and*
  - n. *And other matters according to the needs of the bank.*
2. *Carrying out other duties and responsibilities that may be assigned by the Board of Directors to the Human Capital Committee as needed from time to time.*
  3. *Responsible to the Board of Directors and regularly reports activities and meeting results to the Board of Directors.*

## Pedoman Kebijakan dan Mekanisme Pelaksanaan Rapat Komite

1. Penyelenggaraan rapat Komite *Human Capital* diadakan minimum 1 (satu) kali dalam 1 (satu) bulan atau sesuai kebutuhan;
2. Undangan rapat harus disampaikan kepada seluruh anggota Komite selambatnya 3 (tiga) hari sebelum pelaksanaan rapat;
3. Agenda dan materi rapat Komite *Human Capital* dibagikan kepada seluruh peserta rapat selambatnya 2 (dua) hari sebelum pelaksanaan rapat;
4. Rapat dapat terlaksana dan dinyatakan kuorum apabila dihadiri lebih dari 50% anggota Komite;
5. Keputusan yang diambil berdasarkan musyawarah untuk mufakat. Apabila keputusan dengan cara mufakat tidak tercapai, maka keputusan akan diambil dengan cara penentuan suara terbanyak (*voting*);
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

## Policy Guidelines and Mechanism of Committee Meetings

1. *The Human Capital Committee meetings are held at least 1 (one) time in 1 month or as needed;*
2. *Meeting invitations must be delivered to all Committee members at least 3 (three) days prior to the meeting;*
3. *The Human Capital Committee meeting agenda and materials are distributed to all meeting participants at the latest 2 (two) days prior to the meeting;*
4. *Meetings can be held and declared a quorum if attended by more than 50% of the Committee members;*
5. *Decisions are made based on deliberation for consensus. If a decision by way of consensus is not reached, then the decision will be taken by way of determination of a majority vote (voting);*
6. *The entire decision-making process (including if there are differences of opinion) should be made in writing in the minutes of the meeting including the reasons for dissent and documented properly and completely;*
7. *Minutes of the meeting will be distributed to all Committee members, members of the Board of Directors and the Corporate Secretary (if required);*
8. *Any Committee member who personally, directly or indirectly, has an interest in a situation, transaction,*



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; dan

9. Ketentuan dalam Kebijakan dan Mekanisme Pelaksanaan Rapat Komite ini dapat dikaji ulang sesuai kebutuhan.

contract or other proposed matter to which the Company is a party, must declare this and is not entitled to participate in voting, unless the Committee meeting determines otherwise. This is to avoid any conflict of interest; and

9. The provisions in this Policy and Mechanism of Committee Meetings may be reviewed as needed.

## Pengembangan Kompetensi

Program pengembangan kompetensi yang diikuti anggota Komite Human Capital sepanjang tahun 2023 adalah sebagai berikut:

## Competency Development

Competency development programs attended by members of the Human Capital Committee throughout 2023 are as follows:

| Nama<br>Name      | Training<br>Training                                                                                                                                                                   | Pihak Penyelenggara<br>Organizer | Tanggal<br>Date                         |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-----------------------------------------|
| Andy Kasih        | Refreshment Manajemen Risiko<br>Risk Management Refreshment                                                                                                                            | Risiko Manajemen Gagasan         | 3-15 Juli 2023<br>July 3-15, 2023       |
|                   | Webinar "Waspada Modus Penipuan Gaya Baru"<br>"Waspada Modus Penipuan Gaya Baru" Webinar                                                                                               | OJK Institute                    | 3 Agustus 2023<br>August 3, 2023        |
| Christina Harapan | Refreshment Sertifikasi Treasury Dealer<br>Treasury Dealer Certification Refreshment                                                                                                   | EfektifPro                       | 7 Januari 2023<br>January 7, 2023       |
|                   | Refreshment Sertifikasi Manajemen Risiko<br>Risk Management Certification Refreshment                                                                                                  | Raharja Duta Solusindo           | 4 Maret 2023<br>March 4, 2023           |
| Marlene Gunawan   | BAGInfinite-Kader: Forum Group Discussion (FGD) Synergy BAG-AGG-AGN & Team Building                                                                                                    | Internal                         | 1 Mei 2023<br>May 1, 2023               |
|                   | Refreshment Sertifikasi Manajemen Risiko<br>Risk Management Certification Refreshment                                                                                                  | Risiko Manajemen Gagasan         | 3-15 Juli 2023<br>July 3-15, 2023       |
|                   | The Power of Workplace Culture to Increase Company Performance                                                                                                                         | Intipesan Conference             | 26 Juli 2023<br>July 26, 2023           |
|                   | Analisa Kebutuhan Proses Rekrutmen & Seleksi<br>Needs Analysis of Recruitment & Selection Process                                                                                      | PT Media SDM Indonesia           | 19 Agustus 2023<br>August 19, 2023      |
|                   | Workshop Merancang Kebutuhan Kompetensi SDM Sebagai Sarana Perencanaan dan Pengembangan Staf<br>Workshop on Designing HR Competency Needs as a Means of Planning and Staff Development | Briliant Training & Consulting   | 21 September 2023<br>September 21, 2023 |



| Nama<br>Name | Training<br>Training                                                                                              | Pihak Penyelenggara<br>Organizer | Tanggal<br>Date                     |
|--------------|-------------------------------------------------------------------------------------------------------------------|----------------------------------|-------------------------------------|
|              | Certified Human Capital Leader (CHCL) Program                                                                     | ProPeople                        | 4 Desember 2023 - 2 Februari 2024   |
|              | Certified Human Capital Leader (CHCL) Program                                                                     |                                  | December 4, 2023 - February 2, 2024 |
|              | Building Excellent People in Resilient Company: Challenges and Opportunities to Face Business Competition in 2024 | Intipesan Conference             | 13-14 Desember 2023                 |
|              | Building Excellent People in Resilient Company: Challenges and Opportunities to Face Business Competition in 2024 |                                  | December 13-14, 2023                |

## SEKRETARIS PERUSAHAAN

### CORPORATE SECRETARY

Sekretaris Perusahaan memiliki peranan penting dalam menjembatani komunikasi baik kepada pihak internal maupun eksternal Bank seperti komunikasi dengan pegawai, Regulator, para Pemegang Saham, Investor, dan Pemangku Kepentingan lainnya. Sekretaris Perusahaan juga berperan dalam memastikan bahwa Bank telah patuh pada peraturan dan ketentuan di bidang Pasar Modal.

Komunikasi yang dibangun Sekretaris Perusahaan diselenggarakan melalui berbagai saluran yang dimiliki Bank seperti kantor dan nomor kontak, situs perusahaan, media sosial, lembar *feedback*, dan lainnya. Hal ini untuk memastikan bahwa Bank telah menjalankan fungsi keterbukaan informasi kepada para Pemangku Kepentingan.

*Corporate Secretary has an important role in bridging communication to both internal and external parties of the Bank such as communication with employees, regulators, shareholders, investors, and other stakeholders. Corporate Secretary also plays a role in ensuring that the Bank complies with the rules and regulations of the Capital Market.*

*Communication established by Corporate Secretary is organized through various channels owned by the Bank such as offices and contact numbers, company websites, social media, feedback sheets, and others. This is to ensure that the Bank has carried out the function of information disclosure to the Stakeholders.*

## Pedoman Kerja Sekretaris Perusahaan

Pedoman kerja Sekretaris Perusahaan mengacu pada Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan. Sekretaris Perusahaan harus menyampaikan kegiatan dan laporan Sekretaris Perusahaan yang meliputi:

1. Kegiatan Umum;
2. Kegiatan Tata Kelola dan Informasi Korporat;
3. Kegiatan Komunikasi Korporat; dan
4. Tanggung Jawab Sosial dan Pengamanan Perusahaan.

## Corporate Secretary Guidelines

*The work guidelines of Corporate Secretary refer to the Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary. Corporate Secretary shall submit activities and reports of the Corporate Secretary which include:*

1. *General Activities;*
2. *Corporate Governance and Information activities;*
3. *Corporate Communication Activities; and*
4. *Corporate Social Responsibility and Safeguarding.*

## Pihak yang Mengangkat dan Memberhentikan Sekretaris Perusahaan

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.

## Parties Appointing and Dismissing Corporate Secretary

Corporate Secretary is directly responsible to the Board of Directors and is appointed and dismissed based on a Board of Directors Decree based on the Bank's internal mechanism and reported to the OJK and the Indonesia Stock Exchange. The appointment of 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/HC/0304/VII/2023 tanggal 7 Juli 2023 efektif per tanggal 10 Juli 2023, Sekretaris Perusahaan dijabat oleh Elvin Halim. Profil lengkap dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

## Corporate Secretary Profile

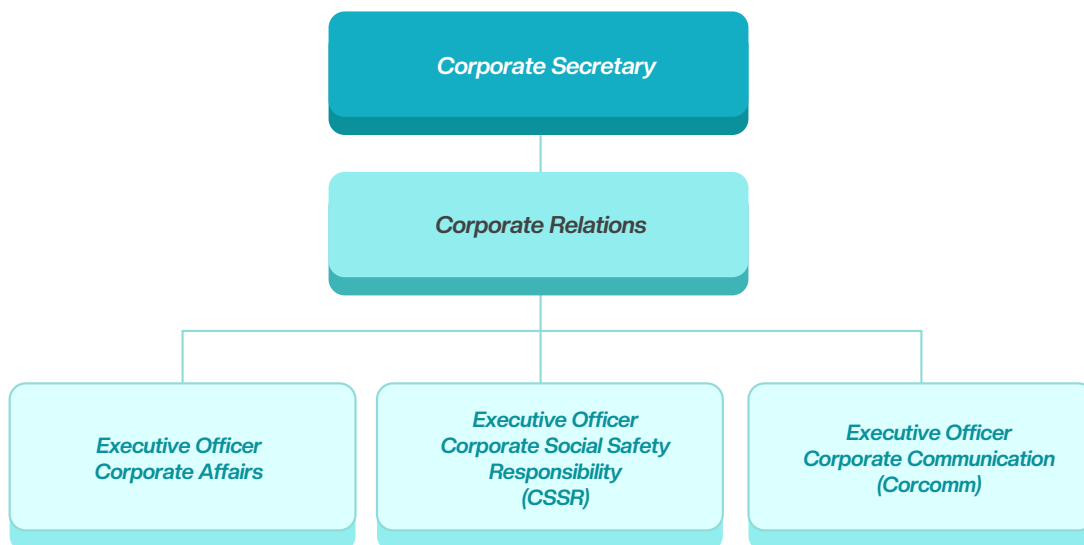
Based on the Decree of the Board of Directors No. SK-MT/HC/0304/VII/2023 dated July 7, 2023 effective as of July 10, 2023, the Corporate Secretary is Elvin Halim. The full profile can be seen in the Company Profile chapter in this Annual Report book.

## 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 Deputy Director Corporate Relations, Executive Officer Corporate Affairs, Executive Officer Corporate Social Safety Responsibility (CSSR), dan Executive Officer Corporate Communication (Corcomm).

## Organizational Structure of Corporate Secretary

Corporate Secretary is directly under the President Director and every form of implementation of its duties is directly accountable to the President Director. The implementation of the functions and roles of 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;
  - 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.

## Mechanism of Appointment and Dismissal of Corporate Secretary

*The Board of Directors is authorized to appoint and dismiss Corporate Secretary as stated in the guidelines of the Corporate Secretary.*

1. Appointment of Company Secretary:
  - a. Corporate Secretary is appointed by resolution of the Board of Directors;
  - b. Corporate Secretary may be concurrently employed by a Director;
  - c. Corporate Secretary is prohibited from holding any position in another Issuer or Public Company;
  - d. In the event of a vacancy of Corporate Secretary, the Company shall appoint a replacement within a maximum period of 60 (sixty) days from the occurrence of the vacancy of 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 Corporate Secretary and announce it on the Stock Exchange;
  - f. In the event of a vacancy of Corporate Secretary, the position may be concurrently held by a member of the Board of Directors or an individual appointed as temporary Corporate Secretary without regard to the requirements of Corporate Secretary stipulated by the Financial Services Authority Regulation No. 35/POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies; and
  - g. The vacancy of Corporate Secretary may be caused by, among others, the expiration of the term of office, dismissal, resignation, or permanent absence of a Corporate Secretary.
2. The dismissal of Corporate Secretary is based on the decision of the Board of Directors.

## 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;

## Duties and Responsibilities

1. *Corporate Secretary* function performs the following duties at least:
  - a. Keeping abreast of developments in the Capital Market, especially the prevailing laws and regulations in the Capital Market;
  - b. Providing input to the Board of Directors and Board of Commissioners to comply with the provisions of laws and regulations in the Capital Market sector; Providing input to the Board of Directors such as 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. 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. 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.
- 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 Board of Commissioners*
  - 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. *Preparing a list of Shareholders including ownership of 5% (five percent) or more;*
  - f. *Assisting 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. *Corporate Secretary and employees in the work unit that carries out the Corporate Secretary function must maintain the confidentiality of documents, data and information that are confidential except in the context of fulfilling obligations in accordance with laws and regulations or otherwise specified in laws and regulations;*
  3. *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. *In order to improve knowledge and understanding to assist in the performance of its duties, Corporate Secretary must participate in education and/or training. The education and/or training referred to can be obtained, among others, through training, socialization or seminars held by competent parties;*
  5. *Corporate Secretary is responsible to the Board of Directors; and*
  6. *Any information conveyed by Corporate Secretary to the public is official information from the Bank.*

## Pelaksanaan Tugas Tahun 2023

Corporate Secretary Bank Artha Graha Internasional melaporkan beragam kegiatan yang dilakukan di sepanjang tahun 2023 sebagai berikut:

1. Memfasilitasi Dewan Komisaris dan Direksi dalam menyelenggarakan RUPS Tahunan dan RUPS Luar Biasa;

## Implementation of Duties

Bank Artha Graha Internasional's Corporate Secretary reported on the various activities carried out throughout 2023 as follows:

1. *Facilitated the Board of Commissioners and Board of Directors in organizing the Annual GMS and Extraordinary GMS;*





2. Membantu penyelenggaraan dan pendokumentasian rapat Direksi, rapat Komisaris, rapat *Management Committee* serta pemantauan hasil keputusan manajemen;
3. Membuat Laporan Tahunan dan Laporan Keberlanjutan yang berpedoman pada peraturan perundang-undangan yang berlaku, salah satunya Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan Peraturan Bank Indonesia No. 14/14/PB/2012 tentang Transparansi dan Publikasi Laporan Bank, Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016, 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* dan media sosial Bank.

2. Assisted in organizing and documenting Board of Directors meetings, Commissioners meetings, Management Committee meetings and monitoring the results of management decisions;
3. Prepared Annual Reports and Sustainability Reports that were guided by applicable laws and regulations, including Law No. 40 of 2007 concerning Limited Liability Companies and Bank Indonesia Regulation No. 14/14/PB/2012 concerning Transparency and Publication of Bank Reports, Financial Services Authority Regulation No. 29/POJK.04/2016, Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, and Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies;
4. Fulfilled routine reporting to meet regulations on a monthly, quarterly, semi-annual and annual basis to the Regulator;
5. Assisted in the implementation of the Bank's Corporate Action;
6. Carried out the Bank's social responsibility and security activities; and
7. Managed the Bank's website and social media.

## Pengembangan Kompetensi

Program pengembangan kompetensi yang diikuti Corporate Secretary sepanjang tahun 2023 adalah sebagai berikut:

## Competency Development

The competency development programs that the Corporate Secretary participated in throughout 2023 are as follows:

| Nama<br>Name | Training<br>Training                                                                                              | Pihak Penyelenggara<br>Organizer | Tanggal<br>Date                             |
|--------------|-------------------------------------------------------------------------------------------------------------------|----------------------------------|---------------------------------------------|
| Elvin Halim  | BAGInfinite-Kader: Forum Group Discussion (FGD) Synergy BAG-AGG-AGN & Team Building                               | Internal                         | 1 Mei 2023<br>May 1, 2023                   |
|              | Refreshment Sertifikasi Manajemen Risiko<br>Risk Management Certification Refreshment                             | Risiko Manajemen Gagasan         | 3-15 Juli 2023<br>July 3-15, 2023           |
|              | Building Excellent People in Resilient Company: Challenges and Opportunities to Face Business Competition in 2024 | Intipesan Conference             | 13-14 Desember 2023<br>December 13-14, 2023 |

## INTERNAL AUDIT

### INTERNAL AUDIT

Fungsi audit internal merupakan *strategic business partner* bagi manajemen dalam mengoptimalkan implementasi 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.

Fungsi audit internal dijalankan melalui proses evaluasi berdasarkan *risk based audit* secara objektif dan jasa konsultasi. Fungsi tersebut dilakukan melalui pendekatan yang proaktif, berkomunikasi secara efektif, berorientasi pada bisnis dan *stakeholders*, pemahaman terhadap pokok permasalahan (*root of the problem*) dan area yang memiliki risiko tinggi, penekanan temuan pada kualitas, serta merekomendasikan penyelesaian yang praktis dan *workable*. 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*.

*The internal audit function is a strategic business partner for management in optimizing the implementation of GCG through effective review and audit of the implementation of policies and procedures in the Bank's operational activities. This audit function and responsibility must be implemented and carried out with independent principles.*

*The internal audit function is carried out through an evaluation process based on objective risk-based audit and consulting services. The function is carried out through a proactive approach, effective communication, business- and stakeholder-oriented approaches, understanding of the root problem and high risk areas, emphasis on quality findings, and recommendations of practical and workable solutions. The 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 well organized and able to guarantee the interests of the Bank and stakeholders.*

## 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.

## Legal Basis

*The Internal Audit work guidelines are prepared based on the Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 28, 2019 concerning the Implementation of the Internal Audit Function in Commercial Banks.*

## 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, 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.

## Internal Audit Charter

*Internal Audit in carrying out its duties and responsibilities is based on the Internal Audit Guidelines and Work Procedures contained in the Internal Audit Guidelines (PPI) No. 10204.01.0 dated December 15, 2017 which has been updated to the Internal Audit Guidelines (PPI) No. 10204.02.0 dated May 31, 2019 which has been updated to the Internal Audit Guidelines (PPI) No. 10204.02.1 dated May 25, 2022.*



Isi dari pedoman tersebut mencakup:

1. Tujuan;
2. Ketentuan Umum:
  - Fungsi dan Peranan Internal Audit (SKAI);
  - Tanggung Jawab Pengendalian *Intern*;
  - Prinsip-Prinsip Pengendalian *Intern*;
  - Fungsi Pemeriksaan *Intern*;
  - Tata Cara dan Ketentuan Pendukung; serta
  - Administrasi Dokumen.
3. Prosedur; dan
4. Penutup.

The content of the guidelines includes:

1. Objective;
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. Cover.

## 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
  - a. Setiap auditor internal berkewajiban untuk menjalankan tugasnya dengan penuh kejujuran, objektivitas, dan ketekunan;
  - b. Setiap auditor internal harus memiliki kebebasan sikap mental dan kepercayaan yang jujur akan hasil pekerjaan auditnya; dan
  - c. Setiap auditor internal berkewajiban untuk membuat konsep prosedur, merancang sistem, memasang sistem, melaksanakan sistem, dan bukan merupakan fungsi audit. Setiap karyawan Bank Artha Graha Internasional dalam kapasitasnya sebagai auditor internal tidak diperkenankan sama sekali untuk turut terlibat atau melibatkan diri dalam pekerjaan-pekerjaan yang disebutkan di atas karena dinilai mengurangi objektivitas audit.
3. Kerahasiaan/Keamanan
  - a. Setiap auditor internal harus bijaksana (*prudent*) dalam menggunakan informasi yang diperolehnya selama melakukan tugas audit;
  - b. Setiap auditor internal harus menjaga agar informasi yang bersifat rahasia jangan sampai bocor, dengan pengecualian yaitu menyampaikan informasi rahasia kepada pihak-pihak yang berhak memperolehnya, sesuai dengan perintah atau pengarahan dari Kepala Internal Audit;

## Auditor's Code of Ethics

Based on these guidelines, Internal Audit must comply with and implement the code of ethics which consists 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
  - a. Every internal auditor is obliged to carry out their duties with honesty, objectivity, and diligence;
  - b. Each internal auditor must have freedom of mental attitude and honest belief in the results of his audit work; and
  - c. Each internal auditor is obliged to conceptualize procedures, design systems, install systems, implement systems, and is not an audit function. Any employee of Bank Artha Graha Internasional in his/her capacity as an internal auditor is not allowed to be involved at all in any of the aforementioned tasks as it will reduce the objectivity of the audit.
3. Confidentiality/Security
  - a. Every internal auditor must be prudent in using the information obtained during the audit task;
  - b. Each internal auditor must keep confidential information from being leaked, with the exception of conveying confidential information to those entitled to obtain it, in accordance with orders or directions from the Head of Internal Audit;

- c. Setiap auditor internal tidak boleh menggunakan informasi yang bersifat rahasia untuk keuntungan pribadi atau dengan cara yang dapat merugikan kesejahteraan organisasi pada umumnya, anggota Dewan Komisaris sebagai perwakilan para pemilik saham, dan/atau manajemen; serta
  - d. Setiap auditor internal harus mengambil langkah-langkah pengamanan yang diperlukan guna menjaga kerahasiaan catatan-catatan dan berbagai data yang seharusnya bersifat rahasia
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.
- c. *Each internal auditor must not use confidential information for personal gain or in a way that could be detrimental to the welfare of the organization at large, members of the Board of Commissioners as representatives of shareholders, and/or management; and*
  - d. *Every internal auditor must take the necessary security measures to maintain the confidentiality of records and data that should be confidential.*
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 must complement his or her skills with those of other internal auditor colleagues 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.

## Appointment and Dismissal of Internal Audit Head

*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 Implementation of Internal Audit Function in Commercial Banks.*

## Profil Pejabat Internal Audit

Berdasarkan Surat Keputusan Direksi No. SKMT/SDM/0704/X/2020 tanggal 14 Oktober 2020, Kepala Satuan Kerja Audit Internal (SKAI) dijabat oleh Adhyaksa Sitepu. Profil lengkap dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

## Profile of Internal Audit Officer

*Based on the Decree of the Board of Directors No. SK-MT/HR/0704/X/2020 dated October 14, 2020, the Head of Internal Audit is Adhyaksa Sitepu. The full profile is available in the Company Profile chapter in this Annual Report book.*

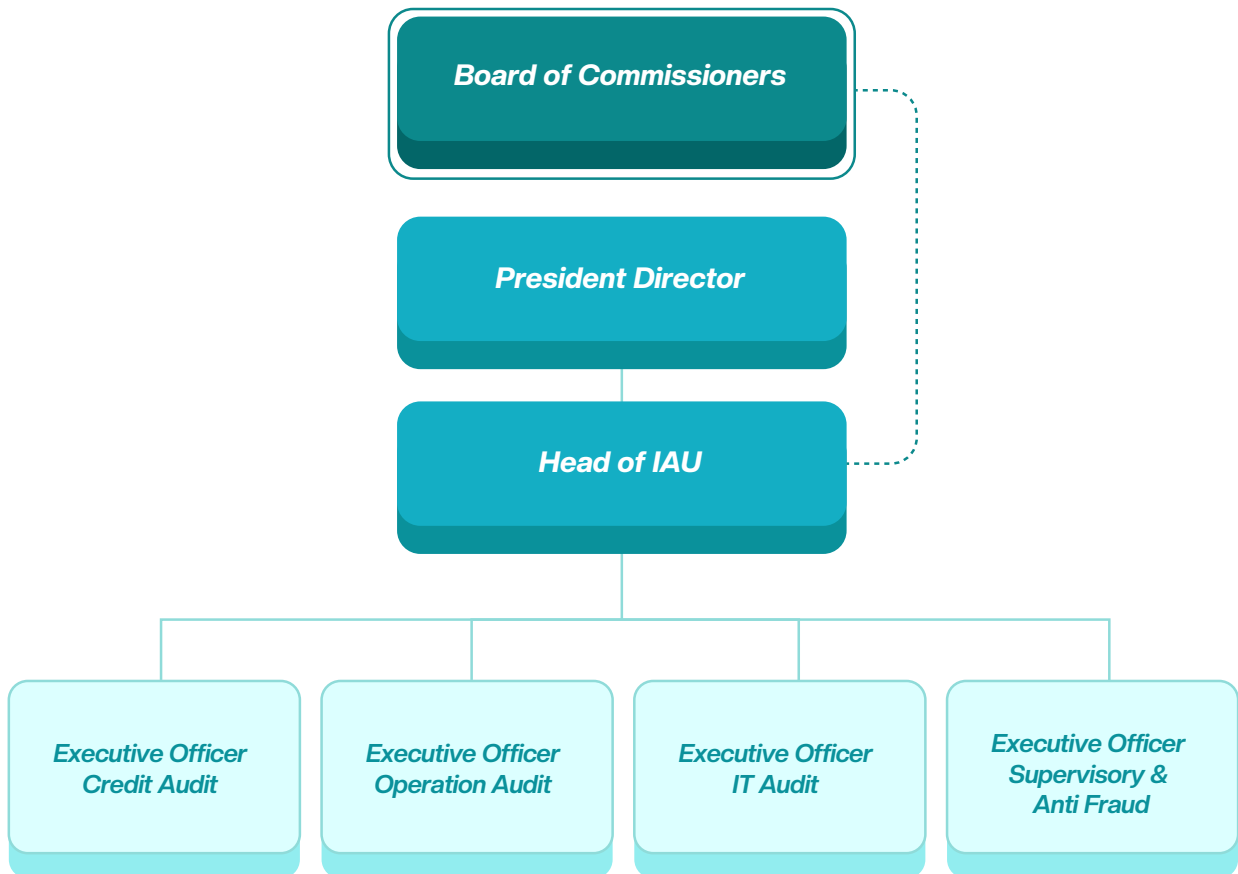


## Struktur Organisasi, Kedudukan Internal Audit Dalam Struktur Organisasi dan Komposisi Personel Internal Audit

## Organizational Structure, Position of Internal Audit in 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 personil Internal Audit Bank Artha Graha Internasional, hingga akhir Desember 2023, 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's Internal Audit personnel, until the end of December 2023, is as follows:*



| Jabatan<br><i>Position</i>                                                                                                                                                | Jumlah Personil<br><i>Number of Personnel</i> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| Kepala Internal Audit<br><i>Internal Audit Head</i>                                                                                                                       | 1                                             |
| Executive Officer (Kredit, Operasi, Teknologi dan Supervisory & Anti Fraud)<br><i>Executive Officer (Credit, Operations, Technology and Supervision &amp; Anti Fraud)</i> | 4                                             |
| Staf Auditor Kredit<br><i>Credit Auditor Staff</i>                                                                                                                        | 8                                             |
| Staf Auditor Operasi<br><i>Operations Auditor Staff</i>                                                                                                                   | 10                                            |
| Staf Auditor Teknologi<br><i>Technology Auditor Staff</i>                                                                                                                 | 3                                             |
| Staf Supervisory<br><i>Supervision Staff</i>                                                                                                                              | 3                                             |
| Staf Anti Fraud<br><i>Anti Fraud Staff</i>                                                                                                                                | 3                                             |
| Jumlah<br><i>Total</i>                                                                                                                                                    | 32                                            |

## 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.

## Independence of Internal Audit

All audit activities carried out by Bank Artha Graha Internasional's Internal Audit are always based on the principle of independence, without any element of intervention from any party that can affect its performance.

## Metode Audit

Internal Audit dalam melaksanakan audit menggunakan metode *risk based audit* dengan menerapkan fokus audit pada kegiatan dan transaksi yang memiliki risiko tinggi.

## 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.

## 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

## Duties and Responsibilities

Bank Artha Graha Internasional Internal Audit has the following duties and responsibilities:

1. Assisting the duties of the President Director and the Board of Commissioners in conducting supervision by describing operationally both planning, implementing and monitoring audit results;
2. Making analysis and judgment in finance, accounting, operations, and other activities through audits;
3. Identifying any possibilities to improve and increase the efficiency of the use of resources and funds;
4. Providing suggestions for improvement and objective information about the activities examined at all levels of management; and



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.

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 2023

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 2023 sebanyak 151 pemeriksaan dengan pencapaian sebanyak 149 pemeriksaan (99%).

Fokus kerja yang ingin dicapai Internal Audit di tahun 2024, adalah:

1. Melaksanakan audit terhadap kantor cabang atau sentra operasi dan Kantor Pusat Non-Operasional (KPNO) sesuai dengan rencana audit dengan fokus pemeriksaan temuan berisiko tinggi dan temuan berulang;
2. Meningkatkan standarisasi dan kualitas pemeriksaan; dan
3. Meningkatkan kompetensi dan profesionalisme auditor.

## Implementation of Duties in 2023

The Bank's Internal Audit activities are periodically applied to branch offices or operating centers and Non-Operational Headquarters (KPNO). In 2023, out of 151 audit targets, 149 audits (99%) were successfully achieved.

The focus of work that Internal Audit wants to achieve in 2024, are as follows:

1. Carrying out audits of branch offices or operating centers and Non-Operational Headquarters (KPNO) in accordance with the audit plan with a focus on examining high-risk findings and recurring findings;
2. Improving the standardization and quality of audits; and
3. Improving auditor competence and professionalism.

## Pengembangan Kompetensi

Berikut program pengembangan kompetensi yang diikuti Internal Audit sepanjang tahun 2023:

## Competency Development

The competency development programs that Internal Audit participated in throughout 2023 are as follows:

| No | Materi<br>Material                                                                                                                          | Penyelenggara<br>Organizer                 | Waktu Pelaksanaan<br>Date             |
|----|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------------------|
| 1. | Sosialisasi <i>Business Continuity Management</i> - KPNO<br><i>Socialization of Business Continuity Management</i> - KPNO                   | Pusdiklat<br>Education and Training Center | 02 Februari 2023<br>February 02, 2023 |
| 2. | Sosialisasi <i>Business Continuity Management</i> - KPO & Cabang<br><i>Socialization of Business Continuity Management</i> - KPO & Branches | Pusdiklat<br>Education and Training Center | 06 Februari 2023<br>February 06, 2023 |
| 3. | <i>Sharing</i> Perlindungan Konsumen<br><i>Sharing Session on Consumer Protection</i>                                                       | Pusdiklat<br>Education and Training Center | 03 Maret 2023<br>March 03, 2023       |
| 4. | <i>Refreshment Certified Anti Fraud Manager</i> (CAFM)<br><i>Refreshment of Certified Anti Fraud Manager</i> (CAFM)                         | Asia Anti Fraud<br>Manajemen (AAFM)        | 09 Maret 2023<br>March 09, 2023       |
| 5. | Pembekalan & Ujian Sertifikasi Manajemen Risiko Level 1<br><i>Briefing &amp; Level 1 Risk Management Certification Exam</i>                 | Eksternal - ASANKA<br>External - ASANKA    | 09-10 Maret 2023<br>March 09-10, 2023 |
| 6. | <i>Refreshment Sertifikasi Manajemen Risiko</i> (Batch 1)<br><i>Refreshment of Risk Management Certification</i> (Batch 1)                  | Raharja Duta Solusindo                     | 18 Maret 2023<br>March 18, 2023       |

| No  | Materi<br>Material                                                                                                                                                                                                                                            | Penyelenggara<br>Organizer                    | Waktu Pelaksanaan<br>Date                                                   |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------------------------------|
| 7.  | Sharing 3M (Mau, Motivasi, Maju)<br>Sharing Session on 3M (Desire, Motivation, Going Forward)                                                                                                                                                                 | Pusdiklat<br>Education and Training<br>Center | 10 April 2023<br>April 10, 2023                                             |
| 8.  | BAGInfinite - Pelatihan Kaderisasi<br>BAGInfinite - Cadre Training                                                                                                                                                                                            | Pusdiklat<br>Education and Training<br>Center | 29-30 April 2023 s.d<br>01 Mei 2023<br>April 29-30, 2023 to<br>May 01, 2023 |
| 9.  | Sosialisasi APU-PPT<br>Socialization of AML-CFT                                                                                                                                                                                                               | Pusdiklat<br>Education and Training<br>Center | 25 Mei 2023<br>May 25, 2023                                                 |
| 10. | Sosialisasi Produk & Layanan BAGI<br>Socialization of BAG Product & Service                                                                                                                                                                                   | Pusdiklat<br>Education and Training<br>Center | 26 Mei 2023<br>May 26, 2023                                                 |
| 11. | Refreshment Sertifikasi Manajemen Risiko (Batch 2)<br>Refreshment of Risk Management Certification (Batch 2)                                                                                                                                                  | Risk Management<br>Guard                      | 14-26 Juni 2023<br>June 14-26, 2023                                         |
| 12. | Refreshment Sertifikasi Audit Internal<br>Refreshment of Internal Audit Certification                                                                                                                                                                         | Risiko Manajemen<br>Gagasan                   | 04 Juli 2023<br>July 04, 2023                                               |
| 13. | Sosialisasi NIK NPWP<br>Socialization of NIK NPWP                                                                                                                                                                                                             | Pusdiklat<br>Education and Training<br>Center | 04 Juli /2023<br>July 04, 2023                                              |
| 14. | Sosialisasi Pembatasan Akses Folder Sharing 10.180.90<br>(WINSKP) dan Masking Informasi Nasabah<br>Socialization of Folder Sharing Access Restriction 10.180.90<br>(WINSKP) and Masking Customer Information                                                  | Pusdiklat<br>Education and Training<br>Center | 06 Juli 2023<br>July 06, 2023                                               |
| 15. | Refreshment Sertifikasi Manajemen Risiko (Batch 4)<br>Refreshment of Risk Management Certification (Batch 4)                                                                                                                                                  | Risiko Manajemen<br>Gagasan                   | 3-15 Juli 2023<br>July 3-15, 2023                                           |
| 16. | Webinar: Peluang dan Tantangan Fintech P2P Lending di Era<br>UU P2SK<br>Webinar: Opportunities and Challenges of Fintech P2P<br>Lending in the Era of P2SK Law                                                                                                | OJK Institute                                 | 21 Juli 2023<br>July 21, 2023                                               |
| 17. | Orientasi Karyawan Baru<br>New Employee Orientation                                                                                                                                                                                                           | Pusdiklat<br>Education and Training<br>Center | 27 Juli 2023<br>July 27, 2023                                               |
| 18. | Diskusi Hukum: Kendala-kendala Legal di Cabang<br>Legal Discussion: Legal Constraints in Branches                                                                                                                                                             | Oey Hoey Tiong                                | 11 Agustus 2023<br>August 11, 2023                                          |
| 19. | Sosialisasi Active Directory<br>Socialization of Active Directory                                                                                                                                                                                             | Pusdiklat<br>Education and Training<br>Center | 31 Agustus 2023<br>August 31, 2023                                          |
| 20. | Sosialisasi Waspada Penipuan Gaya Baru<br>Socialization of New Style of Fraud                                                                                                                                                                                 | Pusdiklat<br>Education and Training<br>Center | 14 September 2023<br>September 14, 2023                                     |
| 21. | Pelatihan Penyusunan Kertas Kerja Audit Berbasis ISA melalui<br>Aplikasi Atlas dan Memahami Siklus Audit Berbasis Risiko<br>Training on Preparation of ISA Based Audit Working Paper<br>through Atlas Application and Understanding Risk Based<br>Audit Cycle | Accounting Academy                            | 04 November 2023<br>November 04, 2023                                       |
| 22. | Sosialisasi Antisipasi Ancaman terhadap Kantor Cabang<br>Socialization of Anticipated Threats to Branch Offices                                                                                                                                               | Pusdiklat<br>Education and Training<br>Center | 08 November 2023<br>November 08, 2023                                       |

| No  | Materi<br>Material                                                                                                                                                                                                                                                     | Penyelenggara<br>Organizer                 | Waktu Pelaksanaan<br>Date                   |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------------------------|
| 23. | <i>Training Effective Technique for Internal Audit</i><br><i>Training Effective Technique for Internal Audit</i>                                                                                                                                                       | Ruang Seminar                              | 12 November 2023<br>November 12, 2023       |
| 24. | Webinar: Mengenal Lebih Jauh Pengaturan UU P2SK Dalam Rangka Penguatan Literasi, Inklusi, dan Perlindungan Konsumen<br><i>Webinar: Getting to Know More about the P2SK Law Regulations in the Context of Strengthening Consumer Literacy, Inclusion and Protection</i> | OJK Institute                              | 23 November 2023<br>November 23, 2023       |
| 25. | <i>Training Sertifikasi Audit Intern Bank</i><br><i>Certification Training on Bank's Internal Audit</i>                                                                                                                                                                | Pusdiklat<br>Education and Training Center | 14-15 Desember 2023<br>December 14-15, 2023 |

## AKUNTAN PUBLIK

### PUBLIC ACCOUNTANT

Bank Artha Graha Internasional menunjuk Kantor Akuntan Publik untuk melaksanakan audit atas Laporan Keuangan Tahun Buku 2023. Hal tersebut dalam rangka pemenuhan terhadap Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank. Auditor Eksternal dituntut untuk mampu memberikan informasi dan data yang akuntabel, independen, dan wajar khususnya atas aspek keuangan, operasional, dan kepatuhan terhadap peraturan yang berlaku.

Audit ekstern dilakukan oleh pihak independen yang telah memenuhi persyaratan untuk memastikan bahwa pencatatan akuntansi Bank diwajibkan melakukan pelaporan profil Risiko Bank. Laporan profil risiko tersebut mencakup penilaian terhadap Risiko Inheren dan penilaian terhadap Kualitas Penerapan Manajemen Risiko Bank, yang disusun sesuai dengan ketentuan Pernyataan Standar Akuntansi dan Keuangan (PSAK) dan laporan yang disiapkan menyajikan posisi keuangan dan hasil usaha secara wajar serta operasional usaha yang dijalankan Bank tidak menyalahi ketentuan Regulasi yang berlaku.

Penunjukan Kantor Akuntan Publik Bank Artha Graha Internasional tahun buku 2023 ditetapkan melalui RUPS Tahunan berdasarkan rekomendasi dari Dewan Komisaris dan Komite Audit sesuai Peraturan Otoritas Jasa Keuangan No. 09/POJK.09/2023 yang ditunjuk untuk mengaudit Laporan Keuangan Bank.

*Bank Artha Graha Internasional appointed a Public Accounting Firm to conduct an audit of the Financial Statements for the Financial Year 2023. This is in order to comply with the Financial Services Authority Regulation No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports. External Auditors are required to be able to provide accountable, independent, and fair information and data, especially on financial aspects, operations, and compliance with applicable regulations.*

*The external audit is conducted by an independent party that has met the requirements to ensure that the Bank's accounting records are required to report the Bank's risk profile. The risk profile report includes an assessment of Inherent Risk and an assessment of the Quality of the Bank's Risk Management Implementation, which is prepared in accordance with the provisions of the Statement of Accounting and Financial Standards (PSAK) and the reports prepared present the financial position and results of operations fairly and the business operations carried out by the Bank do not violate the provisions of applicable regulations.*

*The appointment of Bank Artha Graha Internasional's Public Accounting Firm for the financial year 2023 was 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. 09/POJK.09/2023 appointed to audit the Bank's Financial Statements.*

## Penunjukan Akuntan Publik

## Appointment of Public Accounting Firm

Berdasarkan keputusan RUPS Tahunan yang dilaksanakan pada tanggal 27 Juli 2023, menyetujui penunjukan kembali Kantor Akuntan Publik Kanaka Puradiredja, Suhartono untuk melakukan audit atas buku-buku Perseroan Tahun Buku yang berakhir pada tanggal 31 Desember 2023, serta menetapkan jumlah honorarium dan persyaratan lain sehubungan dengan penunjukan AP dan KAP tersebut dengan memperhatikan rekomendasi dari Komite Audit.

*Based on the resolution of the Annual GMS held on July 27, 2023, approving the re-appointment of Public Accounting Firm Kanaka Puradiredja, Suhartono to audit the Company's books for the Financial Year ending December 31, 2023, and determining 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 was made independently with no conflict of interest with the Bank, to audit the Bank's Financial Statements, and was 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 Public Accounting Firm and Public Accountant in the last 5 (five) years are as follows:*

| Tahun<br>Year | Kantor Akuntan Publik<br>Public Accounting Firm | Nama Akuntan (Partner<br>Penanggung Jawab)<br>Accountant Name (Partner in<br>Charge) | Izin KAP<br>KAP License                                                                                             |
|---------------|-------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| 2023          | KAP Kanaka Puradiredja, Suhartono               | Harris Siregar, SE.,Ak., CA.,<br>CPA, ASEAN CPA., BKP                                | STTD.KAP-00034/PM.22/2017<br>tanggal 18 Oktober 2017<br><i>STTD.KAP-00034/PM.22/2017<br/>dated October 18, 2017</i> |
| 2022          | KAP Kanaka Puradiredja, Suhartono               | Harris Siregar, SE.,Ak., CA.,<br>CPA, ASEAN CPA., BKP                                | STTD.KAP-00034/PM.22/2017<br>tanggal 18 Oktober 2017<br><i>STTD.KAP-00034/PM.22/2017<br/>dated October 18, 2017</i> |
| 2021          | KAP Kanaka Puradiredja, Suhartono               | Harris Siregar, SE.,Ak., CA.,<br>CPA                                                 | STTD.KAP-00034/PM.22/2017<br>tanggal 18 Oktober 2017<br><i>STTD.KAP-00034/PM.22/2017<br/>dated October 18, 2017</i> |
| 2020          | KAP Kanaka Puradiredja, Suhartono               | Barugamuri Dachi, M. Ak., CA.,<br>CPA                                                | STTD.KAP-00034/PM.22/2017<br>tanggal 18 Oktober 2017<br><i>STTD.KAP-00034/PM.22/2017<br/>dated October 18, 2017</i> |
| 2019          | KAP Kanaka Puradiredja, Suhartono               | Florus Daeli, SE., Ak., MM.,<br>CPA., CA., CRA., CLI., CTA.,<br>ASEAN CPA.           | STTD.KAP-00034/PM.22/2017<br>tanggal 18 Oktober 2017<br><i>STTD.KAP-00034/PM.22/2017<br/>dated October 18, 2017</i> |





## Jasa lain dan Biaya yang Diberikan Kantor Akuntan Publik dan Akuntan Publik

Kantor Akuntan Publik dan Akuntan Publik tidak memberikan jasa lain selain audit laporan keuangan tahunan pada tahun buku berakhir.

## Other Services and Fees Provided by Public Accounting Firm and Public Accountant

*The Public Accounting Firm and Public Accountant did not provide other services other than the audit of the annual financial statements in the financial year ended.*

## Koordinasi Auditor Eksternal dan Komite Audit

Penunjukan Kantor Akuntan Publik Independen Bank Artha Graha Internasional telah sesuai dengan prosedur yang diatur oleh regulator yang disahkan dalam RUPS Tahunan berdasarkan rekomendasi dari Komite Audit. Komite Audit senantiasa memberikan saran, rekomendasi, dan pendapat yang bersifat independen terkait permasalahan yang dihadapi. Selain itu, hasil pendampingan dan pengawasan secara intensif yang dilakukan akan dilaporkan kepada Direksi Bank.

## External Auditor and Audit Committee Coordination

*The appointment of Bank Artha Graha Internasional's Independent Public Accounting Firm is in accordance with the procedures regulated by the regulators 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

Bank telah membentuk Satuan Kerja Kepatuhan/Divisi Kepatuhan sebagai unit independen yang membantu pelaksanaan tugas dari Direktur yang membawahkan Fungsi Kepatuhan dan bertanggungjawab langsung kepada Direktur yang membawahkan Fungsi Kepatuhan. Satuan Kerja Kepatuhan Bank dipimpin oleh Kepala Divisi Kepatuhan sebagaimana yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. Dalam melaksanakan fungsi kepatuhan, Direktur Kepatuhan beserta Divisi Kepatuhan wajib memegang teguh independensi dalam memberikan pendapat tanpa memihak kepada kepentingan pihak lain, menjunjung tinggi integritas serta tidak menggunakan informasi yang diperoleh untuk kepentingan pribadi/golongan di luar kepentingan Bank. Pejabat dan staf di satuan kerja kepatuhan dilarang ditempatkan pada posisi menghadapi *conflict of interest* dalam melaksanakan tanggung jawab Fungsi Kepatuhan. Limit ditentukan secara jelas sesuai persetujuan Komite Manajemen Risiko.

*The Bank has established a Compliance Working Unit / Compliance Division as an independent unit that assists the implementation of the duties of the Director in charge of the Compliance Function and is directly responsible to the Director in charge of the Compliance Function. The Bank's Compliance Working Unit is led by a Division Head who has met the criteria as the Head of Compliance Working Unit as stipulated in the Financial Services Authority Regulation No. 46/POJK.03/2017 dated July 12, 2017 concerning Implementation of Compliance Function of Commercial Banks. In carrying out the compliance function, the Compliance Director and the Compliance Division must uphold independence in providing opinions without favoring the interests of other parties, upholding integrity and not using information obtained for personal / group interests outside the interests of the Bank. Officers and staff in the compliance work unit are prohibited from being placed in a position to face conflicts of interest in carrying out the responsibilities of the Compliance Function. Limits are clearly defined in accordance with the approval of the Risk Management Committee.*

## 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.

## 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.*

## Pedoman dan Tata Tertib Kerja Fungsi Kepatuhan

Pedoman terkait tata kerja fungsi Kepatuhan Bank tertuang dalam Pedoman Tata Kerja Direktorat Compliance No. 10100.05.0 tanggal 28 Februari 2023 tentang Pedoman Tata Kerja Sub Direktorat Compliance dan APU PPT.

## Compliance Function Guidelines

*Guidelines related to the work procedures of the Bank's Compliance function are contained in the Compliance Directorate Work Procedure Guidelines No. 10100.05.0 dated February 28, 2023 concerning Work Procedure Guidelines for the Sub-Directorate of Compliance and AML CFT.*

## Profil Kepala Satuan Kerja Kepatuhan

Profil Ponttie Prasnanugraha Perkasa sebagai Deputy Director Compliance Bank dapat dilihat pada profil Pejabat Eksekutif dalam Laporan Tahunan ini.

## Profile of Compliance Working Unit Head

*The profile of Ponttie Prasnanugraha Perkasa as the Bank's Deputy Director Compliance is available 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.

## Compliance Function Strategy

1. *Improving prudential principles and compliance principles in the development of business activities and operations through digital banking services and other services properly and correctly in accordance with applicable regulations;*
2. *Complying 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.*



## Tugas dan Tanggung Jawab

Tugas dan tanggung jawab dari Fungsi Kepatuhan Bank Artha Graha Internasional di antaranya:

1. Merumuskan strategi dalam mendorong terciptanya budaya kepatuhan, dengan melakukan langkah-langkah untuk mendukung terciptanya budaya kepatuhan pada seluruh aktivitas usaha bank pada setiap jenjang organisasi;
2. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha bank sesuai ketentuan Otoritas atau regulator serta perundang-undangan yang berlaku, dengan melakukan penilaian dan evaluasi efektivitas, kecukupan dan kesesuaian kebijakan ketentuan, sistem dan prosedur yang dimiliki Bank;
3. Melakukan tindakan pencegahan agar kebijakan atau keputusan yang diambil Direksi tidak menyimpang dari ketentuan berlaku, dengan melakukan review atau kajian kepatuhan terhadap aktivitas/produk yang akan diterbitkan;
4. Melakukan analisis secara rutin dan memberi masukan terhadap regulasi baru yang berdampak signifikan terhadap Bank Artha Graha Internasional kepada manajemen dan tindak lanjutnya;
5. Memastikan terkait kesiapan atas pengembangan, perubahan status dan penutupan jaringan kantor;
6. Memantau terhadap pemenuhan rasio kepatuhan dalam rangka prinsip kehati-hatian Bank;
7. Melakukan pengawasan kegiatan penyelesaian pengaduan nasabah;
8. Melakukan *monitoring* dan *reminder* terhadap penyampaian seluruh kepatuhan pelaporan kepada Bank Indonesia atau Otoritas Jasa Keuangan yang dilaksanakan oleh unit kerja terkait, sesuai dengan waktu yang ditetapkan; dan
9. Memastikan kepatuhan Bank terhadap komitmen yang telah disepakati oleh Bank dengan Otoritas pengawasan yang berwenang.

## Duties and Responsibilities

The duties and responsibilities of the Compliance Function of Bank Artha Graha Internasional include:

1. Formulating strategies to encourage the creation of a culture of compliance, by taking steps to support the creation of a culture of compliance in all bank business activities 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 activities/products to be issued;
4. Conducting regular analysis and providing feedback on new regulations that have a significant impact on Bank Artha Graha Internasional to the management and its follow-up;
5. Ensuring readiness for the development, change of status and closure of the office network;
6. Monitoring the fulfillment of compliance ratios in the framework of the Bank's prudential principles;
7. Supervising customer complaint resolution activities;
8. 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
9. Ensuring the Bank's compliance with the commitments agreed by the Bank with the authorized supervisory authorities.

## Pelaksanaan Program Kerja Fungsi Kepatuhan

1. Pemantauan terhadap pencapaian RBB sebagai wujud terlaksananya komitmen pencapaian sesuai dengan strategi yang ditetapkan dalam RBB;
2. Penyusunan kebijakan, ketentuan, sistem, dan prosedur internal serta kegiatan usaha yang dilakukan oleh bank telah sesuai dengan ketentuan Bank Indonesia, Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku;
3. Mengelola risiko kepatuhan dalam pelaksanaan praktek tata kelola bank yang sehat dalam memantau pelaksanaan perkreditan maupun operasional untuk menekan risiko kerugian yang terjadi akibat adanya

## Implementation of Compliance Function Work Programs

1. Monitoring RBB achievements as a form of implementation of achievement commitments in accordance with the strategies set out in the RBB;
2. Preparing internal policies, provisions, systems and procedures as well as business activities the Bank in accordance with the provisions of Bank Indonesia, the Financial Services Authority and applicable laws and regulations;
3. Managing compliance risk in the implementation of sound bank governance practices in monitoring the implementation of credit and operations to minimize the risk of losses incurred due to the existence of the Bank's

- pelaksanaan yang tidak sesuai prosedur berlaku;
4. Pemantauan terhadap pemenuhan komitmen Bank kepada Otoritas Jasa Keuangan, Bank Indonesia maupun Otoritas lain yang berwenang; dan
  5. Memberikan pemahaman kepada seluruh karyawan atas pelaksanaan program APU-PPT dalam mengenal profil nasabah (*know your customer*) untuk mencegah penyalahgunaan atas pembukaan rekening untuk tindakan penipuan oleh nasabah.

- compliance risk;*
4. *Monitoring the fulfillment of the Bank's commitments to the Financial Services Authority, Bank Indonesia and other authorized authorities; and*
  5. *Providing understanding to all employees on the implementation of AML-CFT program in Know Your Customer (KYC) profile to prevent misuse of account opening for fraud by customers.*

## PROGRAM APU, PPT & PPPSPM

### AML, CFT & PPPSPM PROGRAM

Penerapan Program Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM) 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 & PPPSPM telah diatur dalam Kebijakan, Standar Prosedur maupun Petunjuk Teknis APU, PPT & PPPSPM.

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.

*The Anti-Money Laundering (AML), Counter Financing of Terrorism (CFT) and Prevention of Financing of Proliferation of Weapons of Mass Destruction (PPPSPM) Program is a program that must be implemented by the Bank in conducting business relationships with prospective customers and users of Bank services. In its implementation at the Bank, the AML, CFT & PPPSPM Program has been regulated in the AML, CFT & PPPSPM 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 crimes and the funding of terrorism including the funding of proliferation of weapons of mass destruction carried out directly or indirectly by criminals.*

## Dasar Hukum

Pembentukan unit kerja APU PPT Bank dilakukan dengan berpedoman kepada:

1. Peraturan Otoritas Jasa Keuangan Nomor 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal 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.

## Legal Basis

*The establishment of the Bank's AML CFT work unit is carried out by referring to:*

1. *Financial Services Authority Regulation No. 8 of 2023 dated June 14, 2023 on the Implementation of Anti-Money Laundering Program, Prevention of Financing of Terrorism, and Prevention of Financing of Proliferation of Weapons of Mass Destruction in the Financial Services Sector; and*
2. *Circular Letter of the Financial Services Authority No. 32/SEOJK.03/2017 on the Implementation of Anti-Money Laundering and Countering the Financing of Terrorism Programs in the Banking Sector.*





## PEDOMAN APU, PPT & PPPSPM

Penyusunan pedoman APU, PPT & PPPSPM tertuang dalam Surat Edaran Operasi No. 138.10.0 tanggal 15 November 2023 tentang Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT & PPPSPM).

## Penerapan APU, PPT & PPPSPM

Pelaksanaan APU, PPT & PPPSPM Bank Artha Graha Internasional mengacu pada 5 (lima) pilar yaitu:

### 1. Pengawasan Aktif Dewan Komisaris dan Direksi

Fungsi pelaksanaan, pengawasan, serta penerapan APU, PPT & PPPSPM 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 & PPPSPM tertuang dalam Surat Edaran Operasi No. 138.10.0 tanggal 15 November 2023 tentang Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT & PPPSPM) yang pelaksanaannya terus dilaksanakan secara bertahap, konsisten, serta berkesinambungan. Pemeriksaan dilaksanakan secara rutin oleh Unit Kerja APU PPT pada:

- Penomoran *Customer Identification File* (CIF) nasabah dengan menganut *single* CIF;
- Kelengkapan data nasabah baru pada *system core banking* dan pembaruan data nasabah;
- Pengawasan dan *monitoring* terhadap transaksi keuangan nasabah untuk mendeteksi transaksi keuangan mencurigakan; dan
- 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

## AML, CFT & PPPSPM GUIDELINE

*The preparation of AML, CFT & PPPSPM guidelines is contained in Operational Circular No. 138.10.0 dated 15 November 2023 concerning Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (AML, CFT & PPPSPM).*

## AML, CFT & PPPSPM Implementation

*The implementation of AML, CFT & PPPSPM 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 & PPPSPM has been carried out by the management by providing recommendations on the Quarterly Report submitted by the AML, CFT Work Unit.*

### 2. Policies and Procedures

*The implementation of the AML, CFT & PPPSPM program is stipulated in Operations Circular No. 138.10.0 dated November 15, 2023 concerning Anti-Money Laundering and Prevention of 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 at:*

- Customer Identification File (CIF) numbering with single CIF;*
- Completeness of new customer data in the core banking system and customer data updates;*
- Supervision and monitoring of customer financial transactions to detect suspicious financial transactions; and*
- Supervision and monitoring of high risk customers.*

### 3. Internal Control

*Routine checks are carried out by Internal Audit to see the effectiveness of the implementation of the AML CFT program at branch offices and head office. The examination results 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*



sistem baru yang disebut aplikasi APU PPT yang telah diimplementasikan pada awal bulan Februari 2021.

5. *Human Capital dan Pelatihan*  
Pelatihan APU, PPT & PPPSPM 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*.

in early February 2021.

5. *Human Capital and Training*  
AML, CFT & PPPSPM training is continuously conducted for all employees. As for employees who deal directly with customers and implementing employees who are directly related to the implementation of Anti-Money Laundering and Countering the Financing of Terrorism, routine training is carried out in the form of refreshment.

## Program Kerja APU PPT Tahun 2023

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 & PPPSPM kepada seluruh karyawan secara berkelanjutan.

## AML CFT Work Program in 2023

1. Submitted reports related to AML-CFT (LTKT - Cash Financial Transaction Report, LTKM - Suspicious Financial Transaction Report, LTKL - Fund Transaction Report from and to Overseas) and Sipesat Report to PPATK;
2. Conducted Risk assessment of ML-TPPT based on Risk Based Approach (RBA);
3. Updated customer data; and
4. Conducted Socialization of AML, CFT & PPPSPM to all employees on an ongoing basis.

## Pengembangan Kompetensi Terkait APU PPT

PPATK :

1. Rapat Koordinasi Tahun 2023;
2. Pelatihan Identifikasi Transaksi Keuangan Mencurigakan bagi perbankan;
3. Rapat Koordinasi Terkait Rencana Implementasi Aplikasi GoAML Versi 5.2;
4. Seminar 21 Tahun Rezim APU PPT - Peran Strategis Profesi Analis Transaksi Keuangan Dalam Mengungkap Kejahatan Keuangan Berisiko Tinggi;
5. Pertemuan Koordinasi Anggota Tim Kerja Analisis Kolaboratif Terkait Pemilihan Umum dan Pemilihan Kepala Daerah;
6. Seminar *Oversight And Asset Recovery On Green Financial Crimes And Transnational Laundering On High-Risk Predicate Crimes In Indonesia*;
7. Rapat PPATK Dengan Anggota Tim Kerja Analisis Kolaboratif Pemilu dan Pilkada Tahun 2024;
8. Pertemuan Koordinasi PPATK;
9. Peluncuran Penilaian FIR on ML/TF Tahun 2023;
10. Kick Off Lapangan dan Pelaksanaan Survei Indeks Efektivitas Kinerja PPATK dalam Upaya Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang (TPPU) dan Tindak Pidana Pendanaan Terorisme (TPPT) Tahun 2023;
11. Pertemuan Koordinasi Tim Kerja CAT;
12. Pertemuan Koordinasi PPATK;

## Competency Development Related to AML CFT

PPATK:

1. Coordination Meeting in 2023;
2. Training on Identification of Suspicious Financial Transaction for banks;
3. Coordination Meeting on the Implementation Plan of GoAML Application Version 5.2;
4. Seminar on 21 Years of AML CFT Regime - Strategic Role of Financial Transaction Analyst Profession in Uncovering High Risk Financial Crimes;
5. Coordination Meeting of Collaborative Analysis Working Team Members Related to General Election and Regional Head Election;
6. Seminar on Oversight And Asset Recovery On Green Financial Crimes And Transnational Laundering On High-Risk Predicate Crimes In Indonesia;
7. PPATK Meeting With Members of the Collaborative Analysis Working Team on General Elections and Regional Head Elections in 2024;
8. PPATK Coordination Meeting;
9. Launching of FIR on ML/TF Assessment in 2023;
10. Field Kick Off and Implementation of Index Survey Effectiveness of PPATK's Performance in the Prevention and Eradication of Money Laundering Crime (ML) and Financing of Terrorism (TPPT) in 2023;
11. CAT Working Team Coordination Meeting;
12. PPATK Coordination Meeting;



13. Bimbingan Teknis (*Training of Trainer*) Penerapan Program APU, PPT & PPPSPM Bagi Bank; dan

14. Diseminasi FIR on ML/TF Tahun 2023.

OJK :

1. Sosialisasi Aplikasi Pelaporan Online OJK (APOLO) Modul Profesi Keuangan AP/KAP;
2. Perlindungan Konsumen dan Masyarakat Di Sektor Jasa Keuangan;
3. Program *Mentoring* Berbasis Risiko Tindak Pidana Pencucian Uang dan Pendanaan Terorisme Pada Korporasi Tahun 2023;
4. Webinar: *Role Of Financial Service Sector On Countering The Financing Of Terrorism Regime*;
5. Webinar: Membangun Keyakinan Nasabah Aset Digital dari Risiko Siber;
6. Webinar Sosialisasi POJK Nomor 8 Tahun 2023 tentang Penerapan Program APU, PPT dan PPPSPM di Sektor Jasa Keuangan;
7. Sosialisasi Program APU, PPT & PPPSPM dan Pengembangan SIGAP;
8. Webinar Sosialisasi Penyusunan Penilaian Risiko Sektoral (*Sectoral Risk Assessment*) TPPU/TPPT/PPSPM di Sektor Jasa Keuangan Tahun 2023; dan
9. Sosialisasi Aplikasi Pelaporan Online Otoritas Jasa Keuangan (APOLO).

LPPI :

1. Pengawasan *Market Conduct* dan Perlindungan Konsumen di Sektor Jasa Keuangan Pasca Penerbitan POJK No. 6/POJK.07/2022 dan UU P2SK.

AATKI :

1. Seminar *Fundamental Analysis: Ethics and Suspicious Background*.

13. *Technical Guidance (Training of Trainers) on the Implementation of AML, CFT & PPPSPM Programs for Banks; and*

14. *Dissemination of FIR on ML/TF in 2023.*

OJK:

1. *Socialization of OJK Online Reporting Application (APOLO) AP/KAP Financial Profession Module;*
2. *Consumer and Community Protection in the Financial Services Sector;*
3. *Risk-based Mentoring Program for Money Laundering and Terrorism Financing in Corporations in 2023;*
4. *Webinar: Role Of Financial Service Sector On Countering The Financing Of Terrorism Regime;*
5. *Webinar: Building Confidence of Digital Asset Customers from Cyber Risk;*
6. *Webinar: Socialization of POJK Number 8 of 2023 concerning the Implementation of AML, CFT & PPPSPM Programs in the Financial Services Sector;*
7. *Socialization of AML, CFT & PPPSPM Program and SIGAP Development;*
8. *Socialization Webinar on the Preparation of Sectoral Risk Assessment of ML/TF/CPM in the Financial Services Sector in 2023; and*
9. *Socialization of the Financial Services Authority Online Reporting Application (APOLO).*

LPPI:

1. *Supervision of Market Conduct and Consumer Protection in the Financial Services Sector After the Issuance of POJK No. 6/POJK.07/2022 and P2SK Law.*

AATKI :

1. *Fundamental Analysis Seminar: Ethics and Suspicious Background.*

## 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; dan
4. Penjagaan terhadap aset.

Dengan penerapan sistem pengendalian internal, Bank berusaha untuk mengelola risiko-risiko ke tingkat yang dapat ditoleransi.

*The internal control system is a supervisory process mechanism established by the Bank on an ongoing basis and is designed to provide appropriate assurance in achieving such objectives:*

1. *Effective and efficient control of operational activities;*
2. *Financial control and reliability of financial statements;*
3. *Adherence and compliance with applicable laws and regulations; and*
4. *Safeguarding of assets.*

*By implementing an internal control system, the Bank strives to manage risks to a tolerable level.*

## 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.

## Legal Basis

1. *Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 16, 2016 on the Implementation of Risk Management for Commercial Banks;*
2. *Circular Letter of the Financial Services Authority No. 34/SEOJK.03/2016 dated September 1, 2016 on the Implementation of Risk Management for Commercial Banks; and*
3. *Circular Letter of the Financial Services Authority No. 35 SEOJK.03/2017 concerning Guidelines for Internal Control System Standards for Commercial Banks.*

## Kesesuaian Dengan (COSO – Internal Control Framework)

Bank Artha Graha Internasional menerapkan sistem pengendalian internal yang terdiri atas dua aspek penting yaitu pengendalian operasional dan pengendalian keuangan.

Pengendalian internal atas operasional dan Pelaporan Keuangan Bank dijalankan berdasarkan acuan internasional COSO - *Internal Control Integrated Framework* yang meliputi 5 (lima) komponen pengendalian yaitu:

1. Lingkungan Pengendalian;
2. Penilaian Risiko;
3. Aktivitas Pengendalian;
4. Informasi dan Komunikasi; dan
5. Kegiatan Pemantauan.

## Conformance 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 based on the international reference of COSO - *Internal Control Integrated Framework* which includes 5 (five) control components, namely:

1. *Control Environment;*
2. *Risk Assessment;*
3. *Control Activities;*
4. *Information and Communication; and*
5. *Monitoring Activities.*

## Sistem Pengendalian Internal yang Menyeluruh

Sistem Pengendalian Internal yang efektif dan efisien yang menjadi tanggung jawab keseluruhan unit kerja operasional maupun unit kerja pendukung. Pengendalian internal ini dilakukan dalam setiap aktivitas *front end control* dan harus mematuhi prinsip pemisahan fungsi (*four eyes principle*). Berikut fungsi yang menjalankan pengawasan dalam pengendalian internal:

1. Sub Direktorat 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;

## Comprehensive Internal Control System

An effective and efficient Internal Control System is the responsibility of all operational and supporting work units. This internal control is carried out in every front end control activity and must comply with the separation of functions principle (*four eyes principle*). The following functions carry out supervision in internal control:

1. *Sub Directorate 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 prudential principles;*



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.

3. The Risk Management Directorate carries out a phased review by establishing:
  - a. 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:
  - a. Conducts periodic reviews of risk management implementation; and
  - b. Conducts sampling checks periodically and on a risk basis.

## Tinjauan Hasil Evaluasi Sistem Pengendalian Internal

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.

## Review of Internal Control System Evaluation Results

Bank Artha Graha Internasional evaluates the effectiveness of the internal control system by prioritizing the monitoring of key risks, including periodic evaluations, both by operational work units and Internal Audit, Control, Risk Management, and Compliance. Furthermore, the evaluation results are communicated with 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 of each line of business of the Bank.

## Tinjauan Efektivitas Pengendalian Internal

Bank telah melakukan evaluasi terhadap efektifitas sistem pengendalian internal atas Laporan Keuangan Audited periode 31 Desember 2023. Berdasarkan evaluasi yang dilakukan, dengan Komisaris dan Direksi menyimpulkan bahwa hingga 31 Desember 2023, sistem Pengendalian Internal Perseroan atas Laporan Keuangan telah berjalan dengan efektif.

## Review of Internal Control Effectiveness

The Bank has evaluated the effectiveness of the internal control system over the Audited Financial Statements for the period of December 31, 2023. Based on the evaluation, the Board of Commissioners and Board of Directors concluded that until December 31, 2023, the Company's Internal Control system over the Financial Statements had been running effectively.

## 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.

## Statement of Board of Directors and/or Board of Commissioners on the Adequacy of Internal Control System

The Board of Directors is of the view that the internal control system has been implemented successfully. In monitoring 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 performing 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 Cases</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>                              | 10                      | 2                         | 3                                     |
| Dalam proses Penyelesaian<br><i>In the Settlement Process</i> | 39                      | 33                        | 6                                     |
| Jumlah<br><i>Total</i>                                        | 49                      | 35                        | 9                                     |

| PERDATA<br><i>CIVIL CASE</i>                                        |                                                                                                               |                                                                                      |  |
|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|--|
| Para Pihak<br><i>Parties</i>                                        | Penggugat : PT Abadi Guna Papan<br>Tergugat : PT Bank Artha Graha Internasional Tbk                           | Plaintiff : PT Abadi Guna Papan<br>Defendant : 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>                                | Gugatan Dicabut<br><i>Lawsuit Withdrawn</i>                                                                   |                                                                                      |  |
| Pengaruh Terhadap Kinerja Bank<br><i>Effect on Bank Performance</i> | Tidak Signifikan karena telah dilakukan Mitigasi<br><i>Not Significant as Mitigation has been implemented</i> |                                                                                      |  |
| Saksi Administratif<br><i>Administrative Sanctions</i>              | Tidak Ada Sanksi Administratif<br><i>No Administrative Sanctions</i>                                          |                                                                                      |  |

| PKPU/Kepailitan<br><i>PKPU/Bankruptcy</i>                           |                                                                                                               |                                                                                     |  |
|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|--|
| Para Pihak<br><i>Parties</i>                                        | Penggugat : PT Bank Artha Graha Internasional Tbk<br>Tergugat : PT Anzawara Satria                            | Plaintiff : PT Bank Artha Graha Internasional Tbk<br>Defendant : PT Anzawara Satria |  |
| Pokok Perkara<br><i>Subject Matter</i>                              | Kepailitan<br><i>Bankruptcy</i>                                                                               |                                                                                     |  |
| Status Perkara<br><i>Case Status</i>                                | Telah Diangkat (Kepailitan Telah Berakhir)<br><i>Discharged (Bankruptcy Has Ended)</i>                        |                                                                                     |  |
| Pengaruh Terhadap Kinerja Bank<br><i>Effect on Bank Performance</i> | Tidak Signifikan karena telah dilakukan Mitigasi<br><i>Not Significant as Mitigation has been implemented</i> |                                                                                     |  |
| Saksi Administratif<br><i>Administrative Sanctions</i>              | Tidak Ada Sanksi Administratif<br><i>No Administrative Sanctions</i>                                          |                                                                                     |  |





## SANKSI ADMINISTRATIF

### ADMINISTRATIVE SANCTIONS

Bank mendapatkan sanksi administratif yang tidak signifikan oleh otoritas yang berwenang selama tahun 2023 dalam rangka pembinaan.

*The Bank received insignificant administrative sanctions by the authority in 2023 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.

*Bank Artha Graha Internasional provides easy access to company information and data for shareholders and the general public.*

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.

*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.*

Informasi tersebut disediakan dalam bahasa Indonesia dan bahasa Inggris dengan berdasarkan prinsip transparansi/keterbukaan dari GCG yang dapat diperoleh melalui:

*The information is provided in Indonesian and English based on the principle of transparency/openness of GCG which can be obtained through:*

1. Situs web Bank Artha Graha Internasional: [www.arthagraha.com](http://www.arthagraha.com);
2. Corporate Secretary;
3. Graha Call: 0800-191-8880;
4. Graha Chat: 0811-191-88880;
5. Laporan Tahunan dan Laporan Keberlanjutan;
6. Press release secara berkala pada media cetak maupun elektronik;
7. Media Sosial: Facebook, YouTube, Tiktok, Twitter dan Instagram; dan
8. Media Gathering, Media Conference dan Press Conference.

1. Bank Artha Graha Internasional website: [www.arthagraha.com](http://www.arthagraha.com);
2. Corporate Secretary;
3. Graha Call: 0800-191-8880;
4. Graha Chat: 0811-191-88880;
5. Annual Report and Sustainability Report;
6. Regular press releases to print and electronic media;
7. Social Media: Facebook, YouTube, Tiktok, Twitter and Instagram; and
8. 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 lainnya.

### 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.*

## Media Cetak

Bank juga menggunakan media cetak untuk mempublikasikan seluruh kegiatan perusahaan yang perlu diketahui oleh Pemegang Saham, Pemangku Kepentingan, dan Publik, antara lain Laporan Tahunan dan Laporan Keberlanjutan.

## Print Media

*The Bank also uses print media to publicize all corporate activities that need to be known by Shareholders, stakeholders, and the public, including Annual Report and Sustainability Reports.*

## Siaran Pers

Siaran pers yang telah dipublikasikan oleh Bank Artha Graha Internasional sebanyak 15 (lima belas) siaran pers pada tahun 2023 yang antara lain berisi:

## Press Release

*Press releases that were published by Bank Artha Graha Internasional in 2023 included 15 (fifteen) press releases with details as follows:*

| Tanggal<br>Date                       | Tempat<br>Venue | Siaran Pers<br>Press Release                                                                                                                                                                                                       |
|---------------------------------------|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7 Februari 2023<br>February 7, 2023   | Sidoarjo        | Dukung Puncak Seremoni Satu Abad NU, Bank Artha Graha Internasional Fasilitasi Pembayaran Cashless<br><i>Supporting the culmination of the NU Centenary Ceremony, Bank Artha Graha Internasional Facilitates Cashless Payments</i> |
| 31 Mei 2023<br>May 31, 2023           | Jakarta         | Bank Artha Graha Internasional Bersinergi dengan TNI Tingkatkan Kesejahteraan Prajurit<br><i>Bank Artha Graha Internasional Synergizes with TNI to Improve Soldiers' Welfare</i>                                                   |
| 1 Juni 2023<br>June 1, 2023           | Jakarta         | AGI Jakarta International E-prix Circuit Dukung Ajang Formula E 2023<br><i>AGI Jakarta International E-prix Circuit Supports 2023 Formula E Event</i>                                                                              |
| 2 Juni 2023<br>June 2, 2023           | Jakarta         | Bank Artha Graha Internasional Sponsori Formula E 2023, Dukung Kampanye Ramah Lingkungan<br><i>Bank Artha Graha Internasional Sponsors Formula E 2023, Supports Environmentally Friendly Campaign</i>                              |
| 22 Juni 2023<br>June 22, 2023         | Jakarta         | Bank Artha Graha Internasional Gelar Aksi "Donor Darah BAGI Sesama"<br><i>Bank Artha Graha Internasional Holds "Donor Darah BAGI Sesama" Action</i>                                                                                |
| 27 Juni 2023<br>June 27, 2023         | Jakarta         | Rapat Umum Pemegang Saham Tahunan & Luar Biasa PT Bank Artha Graha Internasional Tbk<br><i>Annual &amp; Extraordinary General Meeting of Shareholders of PT Bank Artha Graha Internasional Tbk</i>                                 |
| 28 Juni 2023<br>June 28, 2023         | Jakarta         | Bank Artha Graha Internasional Kembali Sumbang Hewan Kurban Tersertifikasi ke Masjid Istiqlal<br><i>Bank Artha Graha Internasional again donates certified sacrificial animals to the Istiqlal Mosque</i>                          |
| 10 Agustus 2023<br>August 10, 2023    | Jakarta         | Bank Artha Graha Internasional Kerjasama dengan Polri Manfaatkan Layanan Perbankan<br><i>Bank Artha Graha Internasional Collaborates with the National Police to Utilize Banking Services</i>                                      |
| 7 September 2023<br>September 7, 2023 | Jakarta         | HUT ke-50, Bank Artha Graha Internasional Usung Tema "Berbakti BAGI Negeri"<br><i>50th Anniversary, Bank Artha Graha Internasional carries the theme "Berbakti BAGI Negeri"</i>                                                    |
| 6 Oktober 2023<br>October 6, 2023     | Banyuwangi      | Cashback 50% dan Sport Massage Rp1 dari Bank Artha Graha Internasional Manjakan Pengunjung<br><i>50% cashback and IDR1 Sport Massage from Bank Artha Graha Internasional pamper visitors</i>                                       |
| 4 November 2023<br>November 4, 2023   | Jakarta         | Banjir Cashback 50% dari Bank Artha Graha Internasional di SCBD Park<br><i>Flood of 50% Cashback from Bank Artha Graha Internasional at SCBD Park</i>                                                                              |
| 20 Desember 2023<br>December 20, 2023 | Jakarta         | Perkuat Sinergitas, Bank Artha Graha Internasional dan TNI AL Tandatangani Perjanjian Kerjasama<br><i>Strengthening Synergy, Bank Artha Graha Internasional and TNI AL Sign Cooperation Agreement</i>                              |
| 21 Desember 2023<br>December 21, 2023 | Jakarta         | Lanjutkan Kerjasama, Bank Artha Graha Internasional dan Polri Tandatangani PKS<br><i>Continuing Collaboration, Bank Artha Graha Internasional and Polri Sign MoU</i>                                                               |
| 27 Desember 2023<br>December 27, 2023 | Bogor           | Konsisten Lestarian Lingkungan, Bank Artha Graha Internasional Kembali Lakukan Penanaman Pohon<br><i>Consistently preserving the environment, Bank Artha Graha Internasional is planting trees again</i>                           |
| 27 Desember 2023<br>December 27, 2023 | Jakarta         | Rayakan Natal Bersama Bank Artha Graha Internasional di SCBD Park Christmas Market<br><i>Celebrate Christmas with Bank Artha Graha Internasional at SCBD Park Christmas Market</i>                                                 |



## Public Expose

Komitmen keterbukaan informasi juga diwujudkan dengan penyelenggaraan paparan publik (*public expose*) setiap tahun. Untuk tahun 2023, Bank menyelenggarakan *public expose* pada tanggal 27 Juni 2023 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 2023, the Bank held a public expose on June 27, 2023 with the presentation of material delivered 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 COMPANY'S FINANCIAL AND NON-FINANCIAL CONDITIONS

Bank menaati ketentuan terkait kewajiban penyajian informasi secara terbuka dalam situs web Bank dan sistem Pelaporan OJK terkait kondisi keuangan dan nonkeuangan 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 regarding financial and non-financial conditions to stakeholders and the Financial Services Authority as follows:*

| Transparansi Kondisi Keuangan<br><i>Transparency of Financial Conditions</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Transparansi Kondisi Non-Keuangan<br><i>Transparency of Non-Financial Conditions</i>                                                                                                                                                                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Laporan Bulanan mencakup:</p> <ul style="list-style-type: none"> <li>Laporan keuangan ringkas secara individu</li> </ul> <p><i>Monthly Reports including:</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 including:</i></p> <ul style="list-style-type: none"> <li><i>Credit Interest Rate Report (SBDK); and</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>Laporan <i>Exposure</i> dan Permodalan; dan</li> <li>Laporan Perhitungan Rasio Pengungkit.</li> </ul> <p><i>Quarterly Reports including:</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>Exposure and Capital Report; and</i></li> <li><i>Leverage Ratio 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 including:</i></p> <ul style="list-style-type: none"> <li><i>Information on the composition of management and shareholders; and</i></li> <li><i>Governance Information.</i></li> </ul> |

| Transparansi Kondisi Keuangan<br><i>Transparency of Financial Conditions</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                | Transparansi Kondisi Non-Keuangan<br><i>Transparency of Non-Financial Conditions</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Laporan Tahunan mencakup:</p> <ul style="list-style-type: none"> <li>• Laporan Keuangan <i>Audited</i></li> <li>• Laporan Tahunan Emiten atau Perusahaan Publik; dan</li> <li>• Laporan Keberlanjutan Emiten atau Perusahaan Publik.</li> </ul> <p><i>Annual Report including:</i></p> <ul style="list-style-type: none"> <li>• <i>Audited Financial Statements</i></li> <li>• <i>Annual Report of the Issuer or Public Company; and</i></li> <li>• <i>Sustainability Report of 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 including:</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 Bank 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 purposes. 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. Related to this can be seen in full in the chapter of Social and Environmental Responsibility (CSR) in this Annual Report book.*

## 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 the Maximum Lending Limit (BMPK) 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><i>Funds Provision</i>           | Debitur<br><i>Debtor</i> | Jumlah<br><i>Total</i>                                                            |                                                                         |
|-----------------------------------------------------|--------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------|
|                                                     |                          | Penyediaan Dana<br>(Jutaan Rupiah)<br><i>Funds Provision<br/>(Million Rupiah)</i> | Realisasi<br>(Jutaan Rupiah)<br><i>Realization<br/>(Million Rupiah)</i> |
| Kepada Debitur Terkait<br><i>To Related Debtors</i> | 6                        | 651.548                                                                           | 311.120                                                                 |
| Kepada Debitur Inti<br><i>To Main Debtors</i>       | 25                       | 8.852.399                                                                         | 7.170.986                                                               |
| a. Individu<br><i>a. Individuals</i>                | 20                       | 6.831.008                                                                         | 5.449.578                                                               |
| b. Kelompok<br><i>b. Groups</i>                     | 5                        | 2.021.391                                                                         | 1.721.408                                                               |
| Jumlah<br><i>Total</i>                              | 31                       | 9.503.947                                                                         | 7.482.106                                                               |

| Kredit (Jutaan Rupiah)<br><i>Loans (Million Rupiah)</i> |            |
|---------------------------------------------------------|------------|
| Kredit Produktif<br><i>Productive Loans</i>             | 9.598.721  |
| Kredit Konsumtif<br><i>Consumptive Loans</i>            | 2.548.648  |
| Jumlah<br><i>Total</i>                                  | 12.147.369 |

## 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 2023:

*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 2023:*



| Uraian<br><i>Description</i>                                                            | Anggota Dewan Komisaris dan Direksi<br><i>Members of the Board of Commissioners and Directors</i> |                                       | Pegawai Tetap<br><i>Permanent Employees</i> |                                       | Pegawai Tidak Tetap dan Tenaga Kerja Alih Daya<br><i>Contract Employees and Outsourced Labor</i> |                                       |
|-----------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------------|---------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------------------|
|                                                                                         | Tahun Sebelumnya<br><i>Previous Year</i>                                                          | Tahun Berjalan<br><i>Current Year</i> | Tahun Sebelumnya<br><i>Previous Year</i>    | Tahun Berjalan<br><i>Current Year</i> | Tahun Sebelumnya<br><i>Previous Year</i>                                                         | Tahun Berjalan<br><i>Current Year</i> |
| Total Fraud<br><i>Total Fraud</i>                                                       | -                                                                                                 | -                                     | -                                           | 1                                     | -                                                                                                | 1                                     |
| Telah Diselesaikan<br><i>Resolved</i>                                                   | -                                                                                                 | -                                     | -                                           | 1                                     | -                                                                                                | 1                                     |
| Dalam Proses Penyelesaian Internal Bank<br><i>In the Process of Internal Settlement</i> | -                                                                                                 | -                                     | -                                           | -                                     | -                                                                                                | -                                     |
| Belum Diupayakan Penyelesaian<br><i>Settlement Not Yet Attempted</i>                    | -                                                                                                 | -                                     | -                                           | -                                     | -                                                                                                | -                                     |
| Telah Ditindaklanjuti Melalui Proses Hukum<br><i>Followed Up Through Legal Process</i>  | -                                                                                                 | -                                     | -                                           | 1                                     | -                                                                                                | 1                                     |

## 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.

*The Code of Conduct is a guideline for the behavior of Bank Artha Graha Internasional personnel in carrying out their daily duties and in conducting business relationships with customers, partners and co-workers.*

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.

*The Code of Conduct regulates the conduct relating to Conflict of Interest, Confidentiality, Abuse of Position, Insiders Behavior, Integrity and Accuracy of Bank Data and Banking System Integrity, explained as follows.*

## 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;

## Purpose and Objectives

*The purpose and objectives of the establishment of the Bank Artha Graha Internasional code of ethics are:*

1. *Providing an understanding of GCG principles in the corporate culture expressed in business ethics and behavior in accordance with the Bank's vision and mission;*



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.

2. Encouraging all Bank Artha Graha Internasional personnel to behave in accordance with GCG principles and corporate culture values;
3. Preventing irregularities or fraud that risk the Bank's reputation;
4. Maintaining commitment in implementing the Bank's vision and mission in accordance with cultural values in business ethics and behavior;
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 behavior and ethics;
6. Providing guidelines in 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; dan
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,

## Code of Conduct Principles

### Business Ethics

1. Not to divulge or convey in any way any information known by the employee 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 are obliged to safeguard all data and information under their authority, including notebooks, data books, reports, etc., and not leave such data and information out 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 records, documents, manuals, and letters belonging to Bank Artha Graha International to the immediate supervisor; and
4. Even if the employee has left Bank Artha Graha Internasional, the employee is obliged to maintain the confidentiality of Bank Artha Graha International and its customers that the employee knows 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 relations with customers or relations, each employee is not allowed to accept gifts, in the form of goods and money that can reduce the employee's objectivity 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;

melalui atasannya, wajib melaporkan hal tersebut kepada Direksi untuk dicarikan jalan keluar yang sebaik-baiknya;

3. Pada prinsipnya, setiap karyawan menyadari sepenuhnya bahwa Bank tidak membenarkan seorang atau lebih anggota keluarga karyawan bekerja pada satu Bank yang sama;
4. Setiap karyawan harus mempunyai kesadaran untuk tidak melakukan tindakan tercela, seperti memalsukan dokumen dan tanda tangan, memberikan keterangan yang tidak benar kepada atasan atau Bank, serta tindakan ketidakjujuran lainnya yang dapat merugikan dan merusak nama Bank, baik secara langsung maupun tidak langsung; dan
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.

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. *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; and*
5. *Every employee must realize that any violation or conduct related to dishonesty of the provisions mentioned above, is a strong reason for employees 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.

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.

## Socialization and Dissemination of Code of Conduct

*Bank Artha Graha Internasional familiarizes the code of conduct to all Bank personnel and related parties without exception, both within the Bank and those directly related to the company's business.*

*The Socialization program is carried out through:*

1. *Communication to all employees and Directors of the Bank through administrator e-mail;*
2. *Delivery at the time of signing the Collective Labor Agreement between the prospective employee and the Bank's management;*
3. *Supervision in each work unit; and*
4. *Signing of Integrity Pact statement 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.

## Types of Sanctions and Violations

*Discipline The achievement of Bank Artha Graha Internasional's objectives requires the participation of all Bank personnel who are disciplined and skilled in carrying out work supported by management who are 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, organizing, coordinating, and applying strict rules in the same practice to subordinates and imposing strict sanctions on employees who have violated the rules made. Violations of work rules can occur anywhere, including at Bank Artha Graha Internasional.*

## Jumlah Pelanggaran Kode Etik Tahun 2023

Selama periode tahun 2023 Bank Artha Graha Internasional belum pernah memberikan sanksi kepada karyawan terkait dengan pelanggaran Kode Etik.

## Number of Code of Conduct Violations in 2023

*During the 2023 period, Bank Artha Graha Internasional has never imposed sanctions on employees related to violations of the Code of Ethics.*

## SISTEM PELAPORAN PELANGGARAN 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*, pelanggar 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

*Bank Artha Graha Internasional has a Whistleblowing System (WBS) mechanism which is one of the components of the Detection Pillar in the Bank Artha Graha International 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 in order to determine what follow-up actions can be taken*

secara finansial maupun non-finansial bagi Bank Artha Graha Internasional.

*both financially and non-financially for 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*.

## *Whistleblowing System Policy*

*Bank Artha Graha Internasional regulates the whistleblowing system policy as stipulated in the Corporate Policy Guidelines 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; dan
2. Menciptakan iklim kerja yang sehat, terbuka, tulus, jujur, dan bertanggung jawab di lingkungan Bank.

## *Purpose of Whistleblowing System*

1. *Early detection and prevention of irregularities or violations within Bank Artha Graha Internasional; and*
2. *Creating a healthy, open, sincere, honest, and responsible work climate within the 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*.

## *Type of Violation*

*Forms of violations that can be reported and will be followed up by the Anti Fraud Sub Directorate of Bank Artha Graha Internasional include:*

1. *Cheating;*
2. *Fraud;*
3. *Asset Embezzlement;*
4. *Information Leakage;*
5. *Banking Crimes; and*
6. *Other actions that can be equated with 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  
Lt 3, Jl. Kopi No. 2, Jakarta Barat, 11230

E-mail:

antifraud@ag.co.id

## Reporting Media

*The Anti-Fraud Sub-Directorate - Internal Audit Directorate receives reports of violations and fraud in accordance with the Company's Policy Guidelines on Anti-Fraud Strategy. This report can be submitted through:*

*Letter:*

*Anti Fraud Sub Directorate, Bank Artha Graha Building  
3rd floor, Jl. Kopi No. 2, West Jakarta, 11230*

*E-mail:*

*antifraud@ag.co.id*

## Mekanisme Penyampaian Laporan Pelanggaran

## Mekanisme Penyampaian Laporan Pelanggaran





## Pihak Yang Mengelola Pengaduan

Sub Direktorat Anti *Fraud* adalah pihak yang bertanggung jawab dalam mengelola *whistleblowing system* Bank Artha Graha Internasional.

## Parties Managing Complaints

*The Anti Fraud Sub Directorate is the party responsible for managing the whistleblowing system of Bank Artha Graha Internasional.*

## Perlindungan Bagi Whistleblower

Bank Artha Graha Internasional akan memberikan perlindungan terhadap pelapor atas laporan yang terbukti kebenarannya yang meliputi:

1. Jaminan kerahasiaan identitas pelapor dan isi laporan yang disampaikan;
2. Jaminan perlindungan terhadap perlakuan yang merugikan pelapor; dan
3. Jaminan perlindungan dari kemungkinan adanya tindakan ancaman, intimidasi, hukuman ataupun tindakan tidak menyenangkan lainnya dari pihak terlapor.

## Whistleblower Protection

*Bank Artha Graha Internasional will provide protection to whistleblowers for substantiated reports which include:*

1. *Guaranteeing the confidentiality of the reporter's identity and the contents of the report submitted;*
2. *Guaranteeing protection against adverse treatment of whistleblowers; and*
3. *Guaranteeing protection from possible threats, intimidation, punishment or other unpleasant actions from the reported party.*

## 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.

## Complaint Handling

*Bank Artha Graha Internasional determines the stages of handling complaints received consisting 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. *Carrying out identification related to weaknesses and causes of fraud, and determining the next steps including strengthening the Bank's internal control system; and*
5. *Reporting to the President Director with a copy to the Board of Commissioners.*

## 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*.

## Socialization of Whistleblowing System

*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's whistleblowing system through the Anti Fraud Sub Directorate*

## Jumlah Pengaduan yang Masuk dan Diproses Pada Tahun Buku Terakhir

Pada tahun 2023, 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 Financial Year

*In 2023, there were no reports of suspected fraud submitted through the Bank Artha Graha Internasional whistleblowing system mechanism.*

## Sanksi/Tindak Lanjut atas Pengaduan yang Telah Selesai Diproses pada Tahun Buku

Pada tahun 2023, 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 2023, 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 2023 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 relationships with other companies in the financial services sector until 2023 and POJK No. 45/POJK.03/2020 dated October 16, 2020 concerning Financial Conglomerates states that the criteria for financial conglomerates having total group or group assets greater than or equal to IDR100,000,000,000,000.00 (one hundred trillion rupiah); and business activities in more than 1 (one) type of Financial Services Institution (LJK). With these criteria, the Bank has no obligation to implement integrated governance.*



## PEMENUHAN PENYAMPAIAN LAPORAN KEBERLANJUTAN 2023

### FULFILLMENT OF 2023 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 2023, 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 a 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 2023, 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 BOARD OF DIRECTORS AND 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.

#### Share Ownership Disclosure Policy

*In carrying out corporate governance, the Company is committed to fulfilling the provisions of applicable regulations including those related to the policy of disclosing 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 of Public Company shares. 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.*

#### 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

#### Implementation of Share Ownership Disclosure Policy

*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) business days after the 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 the following information:*

- Identity of members of the Board of Directors or Commissioners
- Share name of listed company
- Number of shares and percentage before transaction



- Jumlah saham dan persentase setelah transaksi
- Jumlah saham dibeli
- Harga rata-rata transaksi
- Tanggal transaksi
- Tujuan dari transaksi
- Status kepemilikan Saham

- Number of shares and percentage after transaction
- Number of shares purchased
- Average transaction price
- Transaction date
- Purpose of the transaction
- Shareholding status

## KEBIJAKAN PEMBERIAN KOMPENSASI JANGKA PANJANG BERBASIS KINERJA KEPADA MANAJEMEN DAN/ATAU KARYAWAN

### PROVISION OF LONG-TERM PERFORMANCE-BASED COMPENSATION TO MANAGEMENT AND/OR EMPLOYEES

Sampai dengan periode yang berakhir pada tanggal 31 Desember 2023, 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, 2023, the Bank has never implemented a policy of providing long-term performance-based compensation to management and/or employees owned by Issuers or Public Companies (if any), among others in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP).*

*Therefore, the Company does not have a policy regarding share ownership programs by management and/or employees.*

## KEBIJAKAN ANTI FRAUD

### ANTI-FRAUD POLICY

Bank memiliki kebijakan anti *fraud* sebagaimana dimuat dalam Pedoman Anti *Fraud* No. 00001.02.4 tanggal 28 Maret 2023 tentang Pedoman Penerapan Strategi Anti *Fraud* yang disosialisasikan secara berkala kepada seluruh kantor cabang agar dapat dilaksanakan secara konsisten.

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.

*The Bank has an anti-fraud policy as contained in the Anti Fraud Guidelines No. 00001.02.4 dated March 28, 2023 concerning Guidelines for Implementing Anti Fraud Strategies which are familiarized regularly to all branch offices so that they can be implemented consistently.*

*Anti-fraud policies are useful to ensure that the business activities of public companies are carried out legally, prudently, and in accordance with the principles of good governance. The policy can be part of the code of ethics, or in a separate form. The policy may include 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 the company obtains 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/fulfill the goods or services required by the Bank will affect the quality of the Bank's output.*

*This implementation can ensure continuity of supply, both in terms of quantity and quality needed by the company. This coverage includes criteria in the selection of suppliers or vendors, transparent procurement mechanisms, efforts to improve the capabilities of suppliers or vendors, and fulfillment 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 No. 194.02.0.*

## PEMBELIAN KEMBALI SAHAM DAN/ATAU OBLIGASI BANK

### REPURCHASE OF BANK SHARES AND/OR BONDS

Sepanjang tahun 2023, Bank Artha Graha Internasional tidak menyelenggarakan pembelian kembali saham dan/atau obligasi Bank.

*Throughout 2023, Bank Artha Graha Internasional did not repurchase any shares and/or bonds of the Bank.*

## TRANSAKSI AFILIASI DAN BENTURAN KEPENTINGAN

### RELATED PARTY TRANSACTIONS AND CONFLICTS OF INTEREST

Pengungkapan transaksi afiliasi dan benturan kepentingan adalah upaya pemenuhan terhadap Peraturan Otoritas Jasa Keuangan Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan.

Sepanjang tahun 2023 tidak terdapat transaksi afiliasi yang telah dilaksanakan Bank sesuai dengan Peraturan Otoritas Jasa Keuangan di atas.

*Disclosure of affiliated transactions and conflicts of interest is an effort to comply with the Financial Services Authority Regulation Number 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions.*

*Throughout 2023, there were no affiliated transactions that were carried out by the Bank in accordance with the above Financial Services Authority Regulation*

Dalam hal terjadi benturan kepentingan antara Bank dan pemilik Bank, anggota Direksi, anggota Dewan Komisaris, Pejabat Eksekutif dan/atau pihak lain yang terkait dengan Bank maka anggota Direksi, anggota Dewan Komisaris, dan Pejabat Eksekutif dilarang mengambil tindakan yang dapat merugikan atau mengurangi keuntungan Bank.

Pengungkapan mengenai transaksi yang mengandung benturan kepentingan, paling sedikit mencakup nama dan jabatan pihak yang memiliki benturan kepentingan, nama dan jabatan pengambil keputusan transaksi yang mengandung benturan kepentingan, jenis transaksi, nilai transaksi, dan keterangan. Selama tahun 2023, Bank tidak memiliki transaksi yang mengandung Benturan Kepentingan.

*In the event of a conflict of interest between the Bank and its owners, members of the Board of Directors, members of the Board of Commissioners, Executive Officers and/or other parties related to the Bank, members of the Board of Directors, members of the Board of Commissioners, and Executive Officers are prohibited from taking actions that may harm or reduce the Bank's profits.*

*Disclosure of transactions containing conflicts of interest, at least includes the name and position of the party with a conflict of interest, the name and position of the decision maker of the transaction containing the conflict of interest, the type of transaction, the transaction value, and a description. In 2023, the Bank did not have any transactions containing Conflict of Interest.*

## 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

*The Bank's Corporate Plan was prepared to address 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 funding and lending expansion aggressiveness strategy tailored to the strengths of Bank Artha Graha Internasional. Moreover, the digital era requires Bank Artha Graha Internasional to be able to adjust faster, prepare infrastructure (both IT systems and Human Capital infrastructure) and business strategies to be able to maintain business continuity in the midst of rapid changes.*

*Bank Artha Graha Internasional will move to become 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 of Indonesia's demographic bonus which will begin to emerge in 2025. A series of milestones have been formulated by Bank Artha Graha Internasional to execute this grand strategy. The main 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 Age. These milestones have been depicted in Bank Artha Graha Internasional's corporate level strategy map as a form of strategy translation that can be implemented. Bank Artha Graha Internasional views the*



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.

*business environment and the fast-moving digital era as not 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.*

## INTEGRITAS PELAPORAN DAN SISTEM TEKNOLOGI INFORMASI

### INTEGRITY OF REPORTING AND INFORMATION TECHNOLOGY SYSTEMS

Bank melaksanakan transparansi kondisi keuangan dan non keuangan kepada Pemangku Kepentingan melalui laporan yang disusun sesuai dengan dengan tata cara, jenis, dan cakupan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai transparansi dan publikasi laporan bank.

*The Bank implements transparency of financial and non-financial conditions to Stakeholders through reports prepared in accordance with the procedures, types, and scope in accordance with the Financial Services Authority Regulation regarding transparency and publication of bank reports.*

Berikut publikasi kondisi keuangan dan non keuangan Bank selama periode Tahun 2023 yang disampaikan ke publik baik melalui media cetak atau situs perusahaan <https://www.arthagraha.com/>

*The following is the publication of the Bank's financial and non-financial conditions during the 2023 period submitted to the public either through print media or the company's website <https://www.arthagraha.com/>*

#### 1. Laporan Keuangan Bulanan

Bank telah menyusun dan menyampaikan Laporan Keuangan Bulanan kepada regulator serta telah dipublikasikan pada *website* Bank.

#### 1. Monthly Financial Report

*The Bank has prepared and submitted Monthly Financial Reports to the regulator and has been published on the Bank's website.*

#### 2. Laporan Keuangan Triwulanan

Bank telah menyusun dan menyampaikan Laporan Keuangan Triwulan kepada regulator sesuai dengan ketentuan serta telah dipublikasikan melalui *website*.

#### 2. Quarterly Financial Report

*The Bank has prepared and submitted Quarterly Financial Reports to the regulator in accordance with the provisions and has been published through the website.*

#### 3. Laporan Tahunan dan Laporan Keberlanjutan

Bank telah menyusun dan menyampaikan Laporan Tahunan dan Laporan Keberlanjutan kepada regulator serta telah dipublikasikan melalui *website* resmi Bank.

#### 3. Annual Report and Sustainability Report

*The Bank has prepared and submitted the Annual Report to the regulator and has been published through the Bank's official website.*

#### 4. Laporan dan Informasi Lainnya

Bank juga telah menyusun laporan-laporan publikasi lainnya yang diwajibkan oleh regulator, meliputi Laporan Tata Kelola, Laporan Keberlanjutan, Laporan Eksposur Risiko dan Permodalan, informasi produk dan penggunaan data nasabah, informasi jaringan kantor, informasi penyampaian dan penanganan pengaduan, informasi atau fakta material serta informasi-informasi lainnya yang diwajibkan.

#### 4. Reports and Other Information

*The Bank has also prepared other publication reports required by the regulator, including the Governance Report, Sustainability Report, Risk Exposure and Capital Report, product information and use of customer data, office network information, information on the submission and handling of complaints, information or material facts and other required information.*

Selain itu, Bank juga telah menyusun dan menyampaikan laporan-laporan yang diwajibkan oleh regulator (Otoritas Jasa Keuangan, Bank Indonesia, PPATK dan regulator lainnya) sesuai dengan ketentuan dan batas waktu yang ditetapkan dalam ketentuan eksternal masing-masing regulator. Bank telah memastikan bahwa seluruh penyusunan laporan-laporan kepada regulator telah didukung oleh sistem informasi manajemen yang memadai untuk meningkatkan kualitas proses pengambilan keputusan oleh Direksi dan kualitas proses pengawasan oleh Dewan Komisaris.

*In addition, the Bank has also compiled and submitted reports required by regulators (Financial Services Authority, Bank Indonesia, PPATK and other regulators) in accordance with the provisions and deadlines set forth in the external provisions of each regulator. The Bank has ensured that all reports to regulators are supported by an adequate management information system to improve the quality of the decision-making process by the Board of Directors and the quality of the supervisory process by the Board of Commissioners.*

## STRATEGI ANTI FRAUD, ANTI PENYUAPAN DAN GRATIFIKASI

### ANTI-FRAUD, ANTI-BRIBERY AND GRATIFICATION STRATEGY

Sesuai POJK No. 039/ POJK.03/2019, perihal Penerapan Strategi Anti *Fraud* bagi Bank Umum, Bank telah melaksanakan fungsi penerapan strategi anti *fraud* secara *bank-wide*. Sebagai dasar pelaksanaan fungsinya, Bank memiliki kebijakan anti *fraud* yang merupakan bagian dari sistem pengendalian internal Bank dalam membangun budaya kepatuhan dan menciptakan kesadaran risiko (*risk awareness*) atas potensi risiko *fraud* dan konsekuensi yang dapat timbul.

*In accordance with POJK No. 039/POJK.03/2019, regarding the Implementation of Anti Fraud Strategy for Commercial Banks, the Bank has implemented the function of implementing a bank-wide anti-fraud strategy. As a basis for implementing its function, the Bank has an anti-fraud policy which is part of the Bank's internal control system in building a culture of compliance and creating risk awareness of potential fraud risks and the consequences that can arise.*

Seluruh insan Bank, mulai dari Dewan Komisaris, Direksi dan seluruh karyawan tanpa terkecuali, diwajibkan untuk bertindak secara jujur, profesional, menjunjung tinggi integritas dan secara proaktif melindungi serta menjaga aset Bank, nasabah dan *stakeholder* lainnya sesuai dengan ketentuan yang berlaku baik internal maupun eksternal. Sebagai bentuk pengawasan aktif Direksi dan Dewan Komisaris terhadap pengendalian *fraud*, Bank Artha Graha Internasional melaksanakan kode etik oleh seluruh jajaran organisasi Bank.

*All Bank personnel, starting from the Board of Commissioners, Board of Directors and all employees without exception, are required to act honestly, professionally, uphold integrity and proactively protect and safeguard the Bank's assets, customers and other stakeholders in accordance with applicable internal and external regulations. As a form of active supervision of the Board of Directors and Board of Commissioners on fraud control, Bank Artha Graha Internasional implements a code of conduct by all levels of the Bank's organization.*

Kode Etik (*Code of Conduct*) merupakan pedoman perilaku Jajaran Bank dalam menjalankan tugas dan kedinasan sehari-hari serta dalam melakukan hubungan bisnis dengan para nasabah, rekanan maupun rekan sekerja. Kode Etik disusun sebagai pedoman berperilaku berdasarkan nilai dan pertimbangan integritas, kesadaran diri dan profesionalisme, reputasi Bank, keluarga dan pribadi.

*The Code of Conduct is a guideline for the behavior of the Bank's ranks in carrying out daily duties and official duties as well as in conducting business relationships with customers, partners and colleagues. The Code of Conduct is prepared as a guideline for behavior based on values and considerations of integrity, self-awareness and professionalism, the Bank's reputation, family and personal.*





## PENILAIAN PENERAPAN GCG

### ASSESSMENT OF GCG IMPLEMENTATION

Dalam rangka evaluasi penerapan GCG, Bank Artha Graha Internasional melaksanakan GCG Assessment yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *Self-Assessment* sesuai ketentuan OJK. Berdasarkan Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Surat Edaran OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka, Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka serta POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum, Peraturan Otoritas Jasa Keuangan tentang penilaian Tingkat Kesehatan Bank, salah satu poin penilaian tingkat kesehatan Bank adalah penilaian sendiri (*self-assessment*) atas pelaksanaan prinsip-prinsip Tata Kelola Perusahaan yang Baik (GCG) pada Bank.

*In order to evaluate the implementation of GCG, Bank Artha Graha Internasional carries out GCG Assessment which is carried out periodically and consistently every year which consists of Self-Assessment in accordance with OJK regulations. Based on the Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, OJK Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks, Financial Services Authority Regulation No. 21/POJK.04/2015 concerning the Implementation of Public Company Governance Guidelines, Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 concerning Public Company Governance Guidelines and POJK No. 4/POJK.03/2016 concerning Assessment of the Health Level of Commercial Banks, the Financial Services Authority Regulation on the assessment of the Bank's Health Level, one of the points of assessing the Bank's health level is a self-assessment of the implementation of the principles of Good Corporate Governance (GCG) in the Bank.*

### Self-Assessment

#### Kriteria Penilaian

Pelaksanaan *Self-Assessment* tersebut dilakukan secara periodik setiap semester yaitu pada bulan Juni dan Desember pada tahun berjalan. Penilaian sendiri ini dimaksudkan untuk memetakan kekuatan (*strength*) dan Kelemahan pelaksanaan GCG di Bank Artha Graha Internasional yang ditinjau dari tiga aspek yaitu:

1. *Governance Structure*  
Penilaian *governance structure* bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola Perseroan agar proses pelaksanaan prinsip GCG menghasilkan *outcome* yang sesuai dengan harapan *stakeholders* Perseroan. Yang termasuk dalam struktur tata kelola Perseroan adalah Dewan Komisaris, Direksi, Komite dan satuan kerja pada Perseroan. Adapun yang termasuk infrastruktur tata kelola Perseroan antara lain adalah kebijakan dan prosedur, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi.
2. *Governance Process*  
Penilaian *governance process* bertujuan untuk menilai efektivitas proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Perseroan sehingga menghasilkan *outcome* yang sesuai dengan harapan *stakeholders*.

### Self-Assessment

#### Assessment Criteria

*The Self-Assessment is conducted periodically every semester, namely in June and December. This self-assessment is intended to map the strengths and weaknesses of GCG implementation at Bank Artha Graha Internasional in terms of three aspects, namely:*

1. *Governance Structure*  
*The governance structure assessment aims to assess the adequacy of the Company's governance structure and infrastructure so that the process of implementing GCG principles produces outcomes that are in line with the expectations of the Company's stakeholders. The Company's governance structure includes the Board of Commissioners, Board of Directors, Committees and working units in the Company. The Company's governance infrastructure includes policies and procedures, management information systems and the main tasks and functions of each organizational structure.*
2. *Governance Process*  
*The governance process assessment aims to assess the effectiveness of the process of implementing GCG principles supported by the adequacy of the Company's governance structure and infrastructure so as to produce outcomes in accordance with stakeholder expectations.*

### 3. Governance Outcome

Penilaian *governance outcome* bertujuan untuk menilai kualitas *outcome* yang memenuhi harapan *stakeholders* yang merupakan hasil proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola perusahaan. Yang termasuk dalam *outcome* mencakup aspek kualitatif dan aspek kuantitatif, antara lain yaitu:

- a. Kecukupan transparansi laporan;
- b. Kepatuhan terhadap peraturan perundang-undangan;
- c. Perlindungan konsumen;
- d. Objektivitas dalam melakukan *assessment/audit*;
- e. Kinerja bank seperti rentabilitas, efisiensi, dan permodalan; dan/atau
- f. Peningkatan/penurunan kepatuhan terhadap ketentuan yang berlaku dan penyelesaian permasalahan yang dihadapi bank seperti *fraud*, pelanggaran BMPK, pelanggaran ketentuan terkait laporan bank kepada regulator.

*Self-Assessment* meliputi 11 (sebelas) faktor penilaian pelaksanaan GCG yang meliputi:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
2. Pelaksanaan tugas dan tanggung jawab Direksi;
3. Kelengkapan dan pelaksanaan tugas Komite;
4. Penanganan benturan kepentingan;
5. Penerapan fungsi kepatuhan;
6. Penerapan fungsi audit internal;
7. Penerapan fungsi audit eksternal;
8. Penerapan manajemen risiko termasuk sistem pengendalian internal;
9. Penyediaan dana kepada pihak terkait (*related parties*) dan penyediaan dana besar (*large exposure*);
10. Transparansi kondisi keuangan dan non keuangan Bank, laporan Pelaksanaan *Good Corporate Governance* dan pelaporan internal; dan
11. Rencana Strategis Bank.

### 3. Governance Outcome

The *governance outcome* assessment aims to assess the quality of outcomes that meet the expectations of stakeholders, which is the result of the process of implementing GCG principles supported by the adequacy of corporate governance structures and infrastructure. Included in the outcome include qualitative aspects and quantitative aspects, among others:

- a. Adequacy of report transparency;
- b. Compliance with laws and regulations;
- c. Consumer protection;
- d. Objectivity in conducting assessments/audits;
- e. Bank performance such as profitability, efficiency, and capitalization; and/or
- f. Increase/decrease in compliance with applicable regulations and resolution of problems faced by the bank such as fraud, violation of BMPK, violation of provisions related to bank reports to regulators.

The *Self-Assessment* includes the following 11 (eleven) GCG implementation assessment factors:

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 conflicts of interest;
5. Implementation of the 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 funds (*large exposure*);
10. Transparency of the Bank's financial and non-financial conditions, *Good Corporate Governance* Implementation reports and internal reporting; and
11. The Bank's Strategic Plan.

## Pihak yang Melakukan Assessment

Proses penilaian *self-assessment* tata kelola Bank Artha Graha Internasional melibatkan seluruh Dewan Komisaris, Direksi dan unit kerja yang terkait dengan faktor penilaian tata kelola dimaksud.

## Party Conducting the Assessment

Bank Artha Graha Internasional's governance self-assessment process involves the entire Board of Commissioners, Board of Directors and work units related to the governance assessment factors.



## Skor Penilaian

Kesimpulan umum hasil penilaian mandiri (Self-Assessment) pelaksanaan Good Corporate Governance Bank pada tahun 2023.

Hasil Self-Assessment Periode Januari-Juni 2023

## Assessment Score

General conclusion on the results of the self-assessment of the Bank's implementation of good corporate governance in 2023.

Self-Assessment Results January-June 2023

| Hasil Penilaian Sendiri (Self-Assessment) Penerapan Tata Kelola<br>Self-Assessment Results of Governance Implementation |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Peringkat<br>Rating                                                                                                     | Definisi Peringkat<br>Definition of Rating                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 2                                                                                                                       | <p>Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum Baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Manajemen Bank.</p> <p><i>Indicates that the Bank's management has implemented generally good governance. This is reflected in the adequate fulfillment of Governance principles. In the event that there are weaknesses in the application of the principles of Governance, in general these weaknesses are less significant and can be resolved with normal actions by the Bank's Management.</i></p> |

Hasil Self-Assessment Periode Juli - Desember 2023

Self-Assessment Results July - December 2023

| Hasil Penilaian Sendiri (Self-Assessment) Penerapan Tata Kelola<br>Self-Assessment Results of Governance Implementation |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Peringkat<br>Rating                                                                                                     | Definisi Peringkat<br>Definition of Rating                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 2                                                                                                                       | <p>Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum Baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Manajemen Bank.</p> <p><i>Indicates that the Bank's management has implemented generally good governance. This is reflected in the adequate fulfillment of Governance principles. In the event that there are weaknesses in the application of the principles of Governance, in general these weaknesses are less significant and can be resolved with normal actions by the Bank's Management.</i></p> |

## PENERAPAN ATAS PEDOMAN TATA KELOLA PERUSAHAAN TERBUKA

### IMPLEMENTATION OF PUBLIC COMPANY GOVERNANCE GUIDELINES

Roadmap GCG yang diterbitkan Otoritas Jasa Keuangan (OJK) pada tahun 2014 memiliki dampak yang besar bagi perkembangan GCG di lingkungan dunia usaha. Penekanan pada transparansi, akuntabilitas, dan penyampaian informasi yang wajar menjadi bahasan yang dapat menjadi pegangan bagi entitas usaha, khususnya bagi perusahaan terbuka. Demikian pula dengan hak pemegang saham tanpa terkecuali, khususnya pemegang saham minoritas yang harus menjadi perhatian dari emiten atau perusahaan terbuka.

Secara umum, Bank sebagai perusahaan terbuka telah melaksanakan seluruh peraturan yang dikeluarkan OJK, dan akan terus berupaya melakukan perbaikan untuk menciptakan nilai tambah bagi pemegang saham dan pemangku kepentingan. Khususnya terkait pedoman Tata Kelola Perusahaan Terbuka yang diatur berdasarkan Peraturan OJK Nomor 21/POJK.04/2015 tanggal 16 November 2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka, yang dijabarkan dalam Surat Edaran OJK Nomor 32/SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Pedoman tersebut yang memuat aspek, prinsip dan rekomendasi tata kelola perusahaan yang baik berguna untuk mendorong penerapan praktik GCG sesuai dengan praktik internasional yang patut diteladani perusahaan terbuka. Bank wajib menerapkan pedoman tersebut, dan jika belum menerapkannya, Bank wajib menjelaskan alasan tidak diterapkannya pedoman tersebut. Pengungkapan penerapan atas rekomendasi dalam pedoman tersebut disampaikan dalam laporan tahunan perusahaan terbuka.

Berdasarkan Surat Edaran OJK Nomor 32/SEOJK.04/2015 sebagai standar penerapan GCG yang mencakup 5 (lima) aspek, 8 (delapan) prinsip dan 25 rekomendasi penerapan aspek dan prinsip GCG. Rekomendasi penerapan aspek dan prinsip GCG dalam Pedoman Tata Kelola adalah standar penerapan aspek dan prinsip GCG yang harus diterapkan Bank. Ikhtisar kepatuhan Bank terhadap Peraturan dan Surat Edaran OJK tentang Pedoman Tata Kelola Perusahaan Terbuka dapat dilihat pada tabel di bawah ini.

Kesesuaian Perkembangan Penerapan GCG di Lingkup Bank dengan Surat Edaran OJK Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

*The GCG Roadmap issued by the Financial Services Authority (OJK) in 2014 had a major impact on the development of GCG in the business world. The emphasis on transparency, accountability, and fair information disclosure is a discussion that can be a guide for business entities, especially for public companies. Similarly, the rights of shareholders without exception, especially minority shareholders, must be a concern of issuers or public companies.*

*In general, the Bank as a public company has implemented all regulations issued by OJK, and will continue to strive to make improvements to create added value for shareholders and stakeholders. In particular, the guidelines for Public Company Governance are regulated under OJK Regulation Number 21/POJK.04/2015 dated November 16, 2015 on the Implementation of Public Company Governance Guidelines, which is elaborated in OJK Circular Letter Number 32/SEOJK.04/2015 dated November 17, 2015 on Public Company Governance Guidelines. The guidelines, which contain aspects, principles and recommendations of good corporate governance, are useful to encourage the implementation of GCG practices in accordance with exemplary international practices for public companies. The Bank is required to implement the guideline, and if it has not implemented it, the Bank is required to explain the reasons for not implementing the guideline. Disclosure of the implementation of the recommendations in the guidelines is submitted in the annual report of the public company.*

*Based on OJK Circular Letter Number 32/SEOJK.04/2015, the standard of GCG implementation includes 5 (five) aspects, 8 (eight) principles and 25 recommendations for implementing GCG aspects and principles. Recommendations for the implementation of GCG aspects and principles in the Corporate Governance Guidelines are standards for the implementation of GCG aspects and principles that must be implemented by the Bank. An overview of the Bank's compliance with the OJK Regulations and Circular Letters on Public Company Governance Guidelines is presented in the table below.*

*Compliance of GCG Implementation within the Bank with OJK Circular Letter Number 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance.*



| No | Prinsip<br>Principle                                                                                                                                                                                                                           | Rekomendasi<br>Recommendation                                                                                                                                                                                                                                                                                                                        | Penjelasan Penerapan di BAGI<br>Implementation at BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Keterangan<br>Description                       |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| I  | Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam menjamin hak-hak Pemegang Saham.<br><i>Aspect 1: Public Company's relationship with Shareholders in guaranteeing the rights of Shareholders.</i>                              |                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                 |
|    | Prinsip 1<br>Meningkatkan Nilai<br>Penyelenggaraan RUPS<br><br><i>Principle 1<br/>Improving the<br/>Implementation Value of<br/>GMS</i>                                                                                                        | <p>1. Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (voting) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham.</p> <p><i>The Public Company has a technical voting procedure either open or closed that promotes independence and the interest of shareholders.</i></p> | <p>Bank telah memiliki prosedur penyelenggaraan RUPS yang telah memuat prosedur teknis pengumpulan suara (voting), 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 (satu per dua) bagian dari jumlah seluruh saham dengan hak suara yang hadir dalam RUPS.</p> <p><i>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 to reach a consensus cannot be achieved, the resolutions shall be adopted by voting based on the affirmative votes of more than 1/2 (one-half) of the total number of shares with voting rights present in the GMS.</i></p>                                                                         | Terpenuhi<br><i>Fulfilled</i>                   |
|    |                                                                                                                                                                                                                                                | <p>2. Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan.</p> <p><i>All members of the Board of Directors and the Board of Commissioners are present at the Annual GMS.</i></p>                                                                                                                         | <p>RUPS Tahunan yang dilaksanakan pada tanggal 27 Juni 2023 dihadiri oleh 6 (enam) anggota Direksi dan 2 (dua) Anggota Dewan Komisaris Independen dengan jumlah kehadiran anggota Dewan Komisaris sebesar 40 persen dan anggota Direksi sebesar 100 persen.</p> <p><i>The Annual GMS held on June 27, 2023 was attended by 6 (six) members of the Board of Directors and 2 (two) Independent Members of the Board of Commissioners with a total attendance of 40 percent of the Board of Commissioners and 100 percent of the Board of Directors.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Dipenuhi sebagian<br><i>Partially fulfilled</i> |
|    |                                                                                                                                                                                                                                                | <p>3. Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun.</p> <p><i>Summary of GMS minutes is available on the Public Company's website at least for 1 (one) year.</i></p>                                                                                                                      | <p>Bank telah membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa Inggris yang telah diumumkan 2 (dua) hari kerja setelah RUPS diselenggarakan melalui website Bursa Efek Indonesia (<a href="http://www.idx.co.id">www.idx.co.id</a>), dan website Bank dalam bahasa Indonesia dan bahasa Inggris, pada menu Hubungan Investor bagian RUPS <a href="http://www.arthagraha.com/hubungan-investor/RUPS/risalah-rapat-umumpemegang-saham-rups">http://www.arthagraha.com/hubungan-investor/RUPS/risalah-rapat-umumpemegang-saham-rups</a></p> <p><i>The Bank has prepared a summary of the GMS minutes in Indonesian and English which has been announced 2 (two) working days after the GMS is held through 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/hubungan-investor/GMS/risalah-rapat-umumpemegang-saham-rups">http://www.arthagraha.com/hubungan-investor/GMS/risalah-rapat-umumpemegang-saham-rups</a></i></p> | Terpenuhi<br><i>Fulfilled</i>                   |
|    | Prinsip 2<br>Meningkatkan Kualitas<br>Komunikasi Perusahaan<br>Terbuka dengan Pemegang<br>Saham atau Investor.<br><br><i>Principle 2<br/>Improving the Quality<br/>of Public Company<br/>Communication with<br/>Shareholders or Investors.</i> | <p>4. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.</p> <p><i>The Public Company has a communication policy with the shareholders or investors.</i></p>                                                                                                                                                | <p>4. Bank memiliki Pedoman Kebijakan Perusahaan No. 0021.01.0 tanggal 8 Agustus 2014 tentang Media Komunikasi. Berdasarkan pedoman tersebut, Bank menyediakan sarana media eksternal yang dapat dimanfaatkan untuk menjalin hubungan dengan Pemangku Kepentingan meliputi:</p> <ul style="list-style-type: none"> <li>a. Website;</li> <li>b. Paparan Publik;</li> <li>c. Laporan Tahunan &amp; Laporan Keberlanjutan;</li> <li>d. Company Profile;</li> <li>e. Press Release;</li> <li>f. Sponsorship; dan</li> <li>g. Edukasi Perbankan.</li> </ul> <p><i>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:</i></p> <ul style="list-style-type: none"> <li>a. Website;</li> <li>b. Public Expose;</li> <li>c. Annual Report &amp; Sustainability Report;</li> <li>d. Company Profile;</li> <li>e. Press Release;</li> <li>f. Sponsorship; and</li> <li>g. Banking Education.</li> </ul>                  | Terpenuhi<br><i>Fulfilled</i>                   |



| No | Prinsip<br>Principle                                                                                                                                                               | Rekomendasi<br>Recommendation                                                                                                                                                                                                                                                                         | Penjelasan Penerapan di BAGI<br>Implementation at BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Keterangan<br>Description |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
|    |                                                                                                                                                                                    | <p>5. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web.</p> <p><i>The Public Company discloses its communication policy with the shareholders or investors on the website.</i></p>                                        | <p>Bank mengungkapkan kebijakan komunikasi secara jelas pada Laporan Tahunan dan Laporan Keberlanjutan 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.</p> <p>Bank mengungkapkan informasi kegiatan usaha Bank dalam bahasa Indonesia dan bahasa Inggris antara lain informasi terkait:</p> <ol style="list-style-type: none"> <li>Informasi umum Bank;</li> <li>Informasi bagi Pemegang Saham atau investor;</li> <li>Informasi tata kelola perusahaan; dan</li> <li>Informasi tanggung jawab sosial perusahaan.</li> </ol> <p><i>The Bank clearly discloses the communication policy in the Annual Report and Sustainability Report which has been published on the Bank's website. The Bank has implemented the information disclosure policy based on the Financial Services Authority Regulation No. 8/POJK.04/2015 regarding the Website of Issuers or Public Companies. The Bank discloses information on the Bank's business activities in Indonesian and English, including information related to:</i></p> <ol style="list-style-type: none"> <li><i>General information of the Bank;</i></li> <li><i>Information for shareholders or investors;</i></li> <li><i>Information on corporate governance; and</i></li> <li><i>Information on corporate social responsibility.</i></li> </ol> | Terpenuhi<br>Fulfilled    |
| II | <p>Aspek 2: Fungsi dan Peran Dewan Komisaris<br/><i>Aspect 2: Function and Role of the Board of Commissioners</i></p>                                                              |                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                           |
|    | <p>Prinsip 3<br/>Memperkuat Keanggotaan dan Komposisi Dewan Komisaris</p> <p><i>Principle 3<br/>Strengthening the Membership and Composition of the Board of Commissioners</i></p> | <p>6. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.</p> <p><i>Determination of the number of members of the Board of Commissioners shall consider the condition of the Public Company.</i></p>                                                                | <p>Bank telah menentukan jumlah anggota Dewan Komisaris dengan mempertimbangkan kompleksitas usaha Bank saat ini dan rencana pengembangan ke depan. Bank memiliki 5 (lima) orang anggota Dewan Komisaris yang profesional dan kompeten di bidang perbankan. Dari jumlah seluruh anggota Dewan Komisaris tersebut, 3 (tiga) 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> <p><i>The Bank has determined the number of members of the Board of Commissioners by considering the complexity of the Bank's current business and future development plans. The Bank has 5 (five) members of 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 (three) of them are Independent Commissioners, this number is in accordance with the Financial Services Authority Regulation No. 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies.</i></p>                                                                                                                                                                                                                                                                                                             | Terpenuhi<br>Fulfilled    |
|    |                                                                                                                                                                                    | <p>7. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan</p> <p><i>Determination on the composition of members of the Board of Commissioners considers the diversity, expertise, knowledge, and experience required.</i></p> | <p>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.</p> <p><i>The determination of the composition of the Board of Commissioners 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 developing a healthy Bank by always referring to the prevailing laws and regulations.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Terpenuhi<br>Fulfilled    |



| No | Prinsip<br>Principle                                                                                                                                                                                                     | Rekomendasi<br>Recommendation                                                                                                                                                                                                                                                                                                                                    | Penjelasan Penerapan di BAGI<br>Implementation at BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Keterangan<br>Description |
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|    | Prinsip 4<br>Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.<br><br>Principle 4<br>Improving the Quality of the Implementation of Duties and Responsibilities of the Board of Commissioners. | 8. Dewan Komisaris mempunyai kebijakan penilaian sendiri (Self-Assessment) untuk menilai kinerja Dewan Komisaris.<br><br><i>The Board of Commissioners has a self-assessment policy to evaluate its performance.</i>                                                                                                                                             | <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 (tiga) aspek <i>governance</i> yaitu <i>governance structure</i> , <i>governance process</i> , dan <i>governance outcome</i> .<br><i>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 (three) aspects of governance, namely governance structure, governance process, and governance outcome.</i>                                                                                                                                                                                                                   | Terpenuhi<br>Fulfilled    |
|    |                                                                                                                                                                                                                          | 9. Kebijakan penilaian sendiri (Self-Assessment) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.<br><br><i>The self-assessment policy on the Board of Commissioners performance is disclosed in the Annual Report of the Public Company</i>                                                                       | Hasil ( <i>self-assessment</i> ) Dewan Komisaris telah diungkapkan pada Laporan Tahunan ini dalam uraian Penilaian Kinerja Dewan Komisaris dalam bab Tata Kelola Perusahaan<br><i>The results of the Board of Commissioners' self-assessment have been disclosed in this Annual Report in the description of the Board of Commissioners' Performance Assessment in the Corporate Governance chapter.</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Terpenuhi<br>Fulfilled    |
|    |                                                                                                                                                                                                                          | 10. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.<br><br><i>The Board of Commissioners has a policy related to resignation of the Board of Commissioners' members if such member is involved in financial crimes.</i>                                                          | Kebijakan pengunduran diri Dewan Komisaris telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris PKP No. 0006.05.0 tanggal 28 Desember 2023 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.<br><i>The resignation policy of the Board of Commissioners has been regulated in the CPC Board of Commissioners Charter No. 0006.05.0 dated December 28, 2023 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.</i>                                                                                                                                                                                                                                                                      | Terpenuhi<br>Fulfilled    |
|    |                                                                                                                                                                                                                          | 11. Dewan Komisaris atau Komite yang menjalankan fungsi Remunerasi dan Nominasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi.<br><br><i>The Board of Commissioners or the Committee in charge of the Remuneration and Nomination function prepares the succession policy in the nomination process of members of the Board of Directors.</i> | 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.<br><i>The Bank has a succession policy in the nomination process of members of the Board of Directors as stipulated in the Guidelines and Work Procedures 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.</i> | Terpenuhi<br>Fulfilled    |

| No  | Prinsip<br>Principle                                                                                                                                                                                             | Rekomendasi<br>Recommendation                                                                                                                                                                                                                                                                    | Penjelasan Penerapan di BAGI<br>Implementation at BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Keterangan<br>Description |
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| III | Aspek 3: Fungsi dan Peran Direksi<br>Aspect 3: Function and Role of the Board of Directors                                                                                                                       |                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                           |
|     | Prinsip 5<br>Memperkuat Keanggotaan dan Komposisi Direksi.<br><br>Principle 5<br>Strengthening the Membership and Composition of the Board of Directors.                                                         | 12. Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan.<br><br>Determination of the number of members of the Board of Directors shall consider the condition of the Public Company and effectiveness of decision making. | Bank telah menentukan jumlah anggota Direksi dengan mempertimbangkan kompleksitas usaha Bank saat ini dan rencana pengembangan ke depan, serta efektivitas dalam pengambilan keputusan. Bank memiliki 5 (lima) orang anggota Direksi yang profesional dan kompeten dibidang perbankan.<br><br>Bank memiliki Direktur Kepatuhan/Direktur Independen yang bertanggungjawab 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.<br><br>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 effectiveness in decision making. The Bank has 5 (five) members of the Board of Directors who are professional and competent in the banking sector.<br><br>The Bank has a Director Compliance/Independent Director who is 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. | Terpenuhi<br>Fulfilled    |
|     |                                                                                                                                                                                                                  | 13. Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.<br><br>Determination on the composition of the members of the Board of Directors considers the diversity, expertise, knowledge, and experience required.               | 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.<br><br>The determination of the composition of the members of the Board of Directors has been made 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 healthy development of the Bank by always guiding applicable laws and regulations.                                                                                                                                                                                                                                                                                                                                                                                                      | Terpenuhi<br>Fulfilled    |
|     |                                                                                                                                                                                                                  | 14. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.<br><br>Members of the Board of Directors in charge of accounting or finance have accounting expertise and/or knowledge.                                            | Direktur yang membawahi Financial dan Accounting mempunyai kualifikasi keahlian dan/atau pengetahuan di bidang akuntansi antara lain dapat dilihat berdasarkan latar belakang pendidikan, pengalaman serta riwayat jabatan yang pernah diemban.<br><br>Directors in charge of Financial and Accounting have qualifications of expertise and/or knowledge in the field of accounting, among others, can be seen based on educational background, experience and history of positions held.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Terpenuhi<br>Fulfilled    |
|     | Prinsip 6<br>Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.<br><br>Principle 6<br>Improving the Quality of the Implementation of the Duties and Responsibilities of the Board of Directors. | 15. Direksi mempunyai kebijakan penilaian sendiri (Self-Assessment) untuk menilai kinerja Direksi.<br><br>The Board of Directors has a self-assessment policy to evaluate its own performance.                                                                                                   | Self-assessment 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. Self-assessment terhadap Penerapan Tata Kelola Bank umum yang dilakukan melalui penilaian 3 (tiga) aspek governance, yaitu governance structure, governance process, dan governance outcome.<br><br>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 carried out through an assessment of 3 (three) aspects of governance, namely governance structure, governance process, and governance outcome.                                                                                                                                                                                                                                                                                                                                                                                                         | Terpenuhi<br>Fulfilled    |
|     |                                                                                                                                                                                                                  | 16. Kebijakan penilaian sendiri (Self-Assessment) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka.<br><br>The self-assessment policy on the Board of Directors performance is disclosed in the Annual Report of the Public Company.                         | Hasil self-assessment Direksi telah diungkapkan dalam Laporan Tahunan ini pada uraian Penilaian Kinerja Direksi di bab Tata Kelola Perusahaan.<br><br>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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Terpenuhi<br>Fulfilled    |



| No | Prinsip<br><i>Principle</i>                                                                                                                                                                             | Rekomendasi<br><i>Recommendation</i>                                                                                                                                                                                                                                                         | Penjelasan Penerapan di BAGI<br><i>Implementation at BAGI</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Keterangan<br><i>Description</i> |
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|    |                                                                                                                                                                                                         | <p>17. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.</p> <p><i>The Board of Directors has a policy related to resignation of the members of the Board of Directors if such member is involved in financial crimes.</i></p> | <p>Kebijakan pengunduran diri Direksi telah diatur dalam Pedoman dan Tata Tertib Kerja Direksi PKP No. 0027.04.0 tanggal 28 Desember 2023, 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> <p><i>The resignation policy of the Board of Directors has been regulated in the Board of Directors Charter PKP No. 0027.04.0 dated December 28, 2023, 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 expire automatically and the Bank will hold a GMS on the matter.</i></p> | Terpenuhi<br><i>Fulfilled</i>    |
| IV | Aspek 4: Partisipasi Pemangku Kepentingan<br><i>Aspect 4: Stakeholder Participation</i>                                                                                                                 |                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                  |
|    | Prinsip 7<br>Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.<br><br><i>Principle 7<br/>Improving Corporate Governance Aspects through Stakeholder Participation</i> | <p>18. Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i>.</p> <p><i>The Public company has a policy to prevent insider trading.</i></p>                                                                                                                 | <p>Bank menjaga kerahasiaan sesuai kaidah yang berlaku dengan tetap memperhatikan seluruh kepentingan Pemegang Saham dan Pemangku Kepentingan.</p> <p><i>The Bank maintains confidentiality in accordance with applicable rules while taking into account the interests of all Shareholders and Stakeholders.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Terpenuhi<br><i>Fulfilled</i>    |
|    |                                                                                                                                                                                                         | <p>19. Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti <i>fraud</i>.</p> <p><i>The Public Company has an anti-corruption and Anti-fraud policy.</i></p>                                                                                                                          | <p>Bank memiliki kebijakan anti korupsi dan anti <i>fraud</i> sebagaimana dimuat dalam pedoman Anti <i>Fraud</i> No. 00001.02.4 tanggal 28 Maret 2023 tentang Pedoman Penerapan Strategi Anti <i>Fraud</i>, yang disosialisasikan secara berkala kepada seluruh kantor cabang agar dapat dilaksanakan secara konsisten.</p> <p><i>The Bank has an anti-corruption and anti-fraud policy as contained in the Anti Fraud guideline No. 00001.02.4 dated March 28, 2023 concerning Guidelines for Implementing Anti Fraud Strategies, which is socialized regularly to all branch offices so that it can be implemented consistently.</i></p>                                                                                                                                                                                                                                                                                                                                | Terpenuhi<br><i>Fulfilled</i>    |
|    |                                                                                                                                                                                                         | <p>20. Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau <i>vendor</i>.</p> <p><i>The Public Company has a suppliers or vendors selection and capability improvement policy.</i></p>                                                              | <p>Bank memiliki kebijakan seleksi dan peningkatan kemampuan <i>vendor</i> sebagaimana diatur dalam:</p> <ul style="list-style-type: none"> <li>a. KTI 025.01.0 tanggal 6 Desember 2017 tentang Kebijakan Teknologi Informasi - Penggunaan Penyedia Jasa IT.</li> <li>b. SESDM 013.02.0 tanggal 22 Januari 2020 tentang Ketentuan Penggunaan Alih Daya/<i>Outsourcing</i>.</li> <li>c. SEO 116.04.0 tanggal 25 Januari 2023 tentang Pengadaan Jasa Profesional.</li> </ul> <p><i>The Bank has a vendor selection and upgrade policy as stipulated in:</i></p> <ul style="list-style-type: none"> <li>a. KTI 025.01.0 dated December 6, 2017 regarding Information Technology Policy - Use of IT Service Providers.</li> <li>b. SESDM 013.02.0 dated January 22, 2020 concerning Provisions on the Use of Outsourcing.</li> <li>c. SEO 116.04.0 dated January 25, 2023 concerning Procurement of Professional Services.</li> </ul>                                         | Terpenuhi<br><i>Fulfilled</i>    |
|    |                                                                                                                                                                                                         | <p>21. Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.</p> <p><i>The Public Company has a policy on the fulfillment of creditor's rights.</i></p>                                                                                                                  | <p>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.</p> <p><i>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 their needs.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Terpenuhi<br><i>Fulfilled</i>    |

| No | Prinsip<br>Principle                                                                                                                               | Rekomendasi<br>Recommendation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Penjelasan Penerapan di BAGI<br>Implementation at BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Keterangan<br>Description            |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
|    |                                                                                                                                                    | 22. Perusahaan Terbuka memiliki kebijakan sistem whistleblowing.<br><br><i>The Public Company has a policy on the whistleblowing system.</i>                                                                                                                                                                                                                                                                                                                                                                             | Bank memiliki kebijakan pelaksanaan whistleblowing system sebagaimana diatur dalam dalam Pedoman Anti Fraud No. 00001.02.4 tanggal 28 Maret 2023 tentang Pedoman Penerapan Strategi Anti Fraud. Kebijakan tersebut telah mencakup cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola pengaduan, serta hasil penanganan dan tindak lanjut pengaduan. Pengungkapan atas pelaksanaan kebijakan tersebut diuraikan pada bagian Whistleblowing System dalam bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.<br><i>The Bank has a whistleblowing system implementation policy as stipulated in the Anti Fraud Guidelines No. 00001.02.4 dated March 28, 2023 concerning Guidelines for Implementation of Anti Fraud Strategy. The policy has covered the method of complaints, 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.</i>                                                         | Terpenuhi<br>Fulfilled               |
|    |                                                                                                                                                    | 23. Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan<br><br><i>The Public Company has a long-term incentive policy for the Board of Directors and employees.</i>                                                                                                                                                                                                                                                                                                      | Masih dalam pengkajian dan pembahasan internal oleh Dewan Komisaris dan Direksi terkait kebijakan insentif jangka panjang kepada Direksi dan karyawan.<br><i>Still under internal review and discussion by the Board of Commissioners and Directors regarding long-term incentive policies for Directors and employees.</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Belum Terpenuhi<br>Not yet fulfilled |
| V  | Aspek 5: Keterbukaan Informasi<br>Aspect 5: Information Disclosure                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                      |
|    | Prinsip 8<br>Meningkatkan Pelaksanaan Keterbukaan Informasi.<br><br><i>Principle 8<br/>Improving the Implementation of Information Disclosure.</i> | 24. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi.<br><br><i>The Public Company benefits from the utilization of broader technology other than Website as information disclosure channel.</i>                                                                                                                                                                                                                                    | Bank mengungkapkan kebijakan komunikasi secara jelas pada Laporan Tahunan yang telah dimuat dalam website Bank. Bank telah melaksanakan kebijakan keterbukaan informasi berdasarkan Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik. Bank mengungkapkan informasi kegiatan usaha Bank dalam bahasa Indonesia dan bahasa Inggris antara lain informasi terkait:<br>a. Website Bank;<br>b. Paparan Publik;<br>c. Laporan Tahunan & Laporan Keberlanjutan;<br>d. Company Profile;<br>e. Press Release;<br>f. Sponsorship; dan<br>g. Edukasi Perbankan.<br><i>The Bank clearly discloses the communication policy in the Annual Report which has been published on the Bank's website. The Bank has implemented the information disclosure policy based on the Financial Services Authority Regulation No. 8/POJK.04/2015 regarding the Website of Issuers or Public Companies. The Bank discloses information on the Bank's business activities in Indonesian and English, including information related to:</i><br>a. Bank's website;<br>b. Public Expose;<br>c. Annual Report & Sustainability Report;<br>d. Company Profile;<br>e. Press Release;<br>f. Sponsorship; and<br>g. Banking Education. | Terpenuhi<br>Fulfilled               |
|    |                                                                                                                                                    | 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.<br><br><i>The Annual Report of the Public Company discloses share ownership of at least 5% (five percent), other than disclosure of ultimate shareholders of the Public Company through major and controlling shareholders.</i> | Bank telah mengungkapkan informasi mengenai Pemegang Saham yang memiliki saham 5% (lima persen) atau lebih pada bab Profil Perusahaan dalam Laporan Tahunan ini.<br><i>The Bank has disclosed information regarding Shareholders who own 5% (five percent) or more shares in the Company Profile chapter in this Annual Report.</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Terpenuhi<br>Fulfilled               |





## 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 telah diterapkan dalam internal Bank meskipun sedikit sekali bersinggungan dengan kegiatan pencemaran lingkungan karena kegiatan usaha di industri perbankan.

#### Report on Company Activities that Pollute the Environment

*The Bank is committed to continuously supporting the Save Earth (Go Green) program, green taxonomy has been implemented within the Bank although it has very little contact with environmental pollution activities due to business activities in the banking industry.*

#### Pemenuhan Kewajiban Perpajakan

Bank Artha Graha Internasional membayar pajak sebesar Rp135,6 miliar pada tahun 2023 sebagai wujud kontribusi kepada negara.

#### Fulfillment of Tax Obligations

*Bank Artha Graha Internasional paid IDR135.6 billion in taxes in 2023 as a form of contribution to the country.*

#### 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 Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik dan penyusunan Laporan Keuangan yang berakhir pada 31 Desember 2023 telah diperiksa kesesuaiannya dengan Standar Akuntansi Keuangan yang berlaku dan disahkan oleh Kantor Akuntan Publik yang ditunjuk oleh Bank dalam RUPS.

#### Conformity of Presentation of Annual Reports 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 applicable regulations and laws, including referring to the Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 Regarding Form and Content of Issuer's Annual Report or Public Companies and the preparation of the Financial Statements ending December 31, 2023 has been checked for compliance with applicable Financial Accounting Standards and authorized by the Public Accounting Firm appointed by the Bank in the GMS.*

#### Kasus Terkait Buruh dan Karyawan

Pada tahun 2023 Bank Artha Graha Internasional melaporkan kepada regulator terkait dengan tindakan *fraud* yang dilakukan oleh 2 (dua) karyawan. Hal tersebut dikualifikasikan sebagai tindakan Penggelapan dana yang masuk dalam ranah Pidana.

#### Labor and Employee Related Cases

*In 2023, Bank Artha Graha Internasional reported to the regulator regarding fraud committed by 2 (two) employees. This qualifies as an act of embezzlement of funds which falls into the criminal realm.*

## Pengungkapan Segmen Operasi

Bab Analisis Pembahasan Manajemen telah mengungkapkan berbagai segmen operasi yang dilakukan oleh Bank disertai dengan informasi pendapatan dan laba/rugi.

## Disclosure of Operating Segments

*Management Discussion and Analysis chapter discloses the various operating segments of the Bank along with revenue and profit/loss information.*

## Kesesuaian Berkas Laporan Tahunan dan Laporan Keberlanjutan

Bank Artha Graha Internasional senantiasa melakukan pengecekan sebelum mengunggah Laporan Tahunan dan Laporan Keberlanjutan untuk memastikan kesesuaian data antara *hardcopy* dengan *softcopy*.

## Conformity of Annual Report File and Sustainability Report

*Bank Artha Graha Internasional always checks before uploading the Annual Report to ensure data conformity between hardcopy and softcopy.*

## 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 Artha Graha Internasional realizes the importance of implementing risk management practices in line with the increasing level of business complexity over time. This is accomplished to ensure 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.*

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*.

*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 impact the business, operations, and organization, with the aim of effective and efficient risk management implementation. This is carried out in line with Bank Artha Graha Internasional's 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.*



## 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;
- 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; dan
- POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.

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:

## Basis for Risk Management Implementation

The basis of Bank Artha Graha Internasional's 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 concerning the Implementation of Risk Management for Commercial Banks;
- POJK No. 38/POJK.03/2016 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks;
- POJK No. 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks;
- POJK No. 13/POJK.03/2020 concerning Amendments to Financial Services Authority Regulation No. 38/POJK.03/2016 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks; and
- POJK No. 17 of 2023 concerning Implementation of Governance for Commercial Banks.

Circular Letter of the Financial Services Authority (SEOJK):

- SEOJK No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks;
- SEOJK No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks;
- SEOJK No. 14/SEOJK.03/2017 concerning Health Level Assessment of Commercial Banks; and
- SEOJK No. 21/SEOJK.03/2017 concerning 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 is compliant and efficient. In accordance with the Financial Services Authority 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 of Commercial Banks, Bank Artha Graha Internasional's capital consists of:

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 instrumen keuangan dalam *trading book* dan jumlah penyesuaian berdasarkan standar akuntansi keuangan, PPA non-produktif serta lainnya berdasarkan persetujuan OJK).

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.

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 disclosed 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 increase in fair value of available-for-sale financial assets plus other additional capital reserves in the form of disagio, prior year losses, current year losses, difference between allowance for possible losses 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. 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's capital profile in the last 2 years is as follows:

| Jenis Modal<br><i>Capital Type</i>              | Dalam jutaan Rupiah / In million Rupiah |           |
|-------------------------------------------------|-----------------------------------------|-----------|
|                                                 | 2023                                    | 2022      |
| Modal Inti<br><i>Tier 1 Capital</i>             | 3.584.721                               | 3.353.245 |
| Modal Pelengkap<br><i>Supplementary Capital</i> | 363.711                                 | 354.463   |
| Jumlah Modal<br><i>Total Capital</i>            | 3.948.432                               | 3.707.708 |



## Penilaian Kecukupan Permodalan

Bank Artha Graha Internasional senantiasa memenuhi seluruh peraturan yang ada terkait dengan ketentuan kecukupan modal. Perhitungan kewajiban penyediaan modal minimum (KPM) dan aset tertimbang menurut risiko (ATMR) dilakukan dengan menggunakan metode sebagai berikut:

| Jenis Risiko<br><i>Risk Type</i>              | Metode Penilaian Risiko Kecukupan Modal<br><i>Capital Adequacy Risk Assessment Method</i> |
|-----------------------------------------------|-------------------------------------------------------------------------------------------|
| Risiko Kredit<br><i>Credit Risk</i>           | Pendekatan Standar<br><i>Standardized Approach</i>                                        |
| Risiko Pasar<br><i>Market Risk</i>            | Pendekatan Standar<br><i>Standardized Approach</i>                                        |
| Risiko Operasional<br><i>Operational Risk</i> | Pendekatan Standar<br><i>Standardized Approach</i>                                        |

## Capital Adequacy Assessment

Bank Artha Graha Internasional always complies with all existing regulations related to capital adequacy requirements. The calculation of the minimum capital adequacy requirement (CAR) and risk-weighted assets (RWA) is performed using the following methods:

## Penerapan Manajemen Risiko

Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum menjadi panduan bagi Bank terkait penerapan manajemen risiko di Bank Artha Graha Internasional. Adapun kerangka proses manajemen risiko dalam pengelolaan bisnis dan operasional Bank terdiri dari:

1. Pengawasan aktif Direksi dan Dewan Komisaris;
2. Kecukupan kebijakan dan prosedur manajemen risiko, serta penetapan limit risiko;
3. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko serta sistem informasi manajemen risiko; dan
4. Sistem pengendalian internal yang menyeluruh.

## Implementation of Risk Management

Financial Services Authority Regulation No. 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks serves as a guide for the Bank regarding the implementation of risk management at Bank Artha Graha Internasional. The risk management process framework in managing the Bank's business and operations consists of:

1. Active supervision of the Board of Directors and Board of Commissioners;
2. Adequacy of risk management policies and procedures, and establishment of risk limits;
3. Adequacy of risk identification, measurement, monitoring, and control processes and risk management information systems; and
4. Comprehensive internal control system.

## Pengawasan Aktif Direksi dan Dewan Komisaris

Direksi dan Dewan Komisaris Bank berpartisipasi aktif dalam penerapan manajemen risiko Bank. Dalam hal ini, pengawasan dilakukan sesuai tugas dan tanggung jawab yang dimiliki serta dilakukan secara berkala dan konsisten, sekurang-kurangnya setiap bulan.

## Active Supervision of Board of Directors and Commissioners

The Bank's Board of Directors and Board of Commissioners actively participate in the implementation of the Bank's risk management. In this case, supervision is carried out in accordance with their duties and responsibilities and is carried out regularly and consistently, at least every month.



## Direksi

Tugas dan tanggung jawab Direksi terkait penerapan manajemen risiko di Bank Artha Graha Internasional antara lain:

1. Menyusun kebijakan, strategi, dan kerangka manajemen risiko secara tertulis dan komprehensif termasuk limit risiko secara keseluruhan dan per jenis risiko, dengan memperhatikan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) sesuai kondisi Bank serta memperhitungkan dampak risiko terhadap kecukupan permodalan. Setelah mendapat persetujuan dari Dewan Komisaris, Direksi menetapkan kebijakan, strategi, dan kerangka manajemen risiko dimaksud;
2. Mengevaluasi dan/atau mengkinikan kebijakan, strategi, dan kerangka manajemen risiko paling kurang 1 (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;
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.

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.

## Board of Directors

*The duties and responsibilities of the Board of Directors regarding the implementation of risk management in Bank Artha Graha Internasional include:*

1. *Developing written and comprehensive risk management policies, strategies, and frameworks including overall risk limits and per type of risk, taking into account the level of risk to be taken (risk appetite) and risk tolerance in accordance with the Bank's conditions and taking into account the impact of risk on capital adequacy. After obtaining approval from the Board of Commissioners, the Board of Directors establishes the risk management policy, strategy and framework;*
2. *Evaluating and/or updating risk management policies, strategies, and frameworks at least 1 (one) time in 1 (one) year or at a more frequent frequency in the event of significant changes in factors affecting the Bank's business activities, risk exposure, and/or risk profile;*
3. *Establishing an organizational structure including clear authorities and responsibilities at each level of positions related to the implementation of risk management;*
4. *Ensuring that all material risks and impacts caused by such risks have been followed up and submit accountability reports to the Board of Commissioners on a regular basis. The report includes, among others, progress reports and problems related to material risks along with corrective measures that have been, are being, and will be carried out;*
5. *Ensuring the implementation of corrective measures for problems or irregularities in the Bank's business activities found by Internal Audit;*
6. *Ensuring adequate financial support and infrastructure to manage and control risk; and*
7. *Ensuring that the risk management function has been implemented independently, which is reflected in, among others, the separation of functions between Risk Management, which identifies, measures, monitors and controls risks, and the work unit that conducts and completes transactions.*

*In carrying out these 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 the Internal Audit, Risk Management Directorate, and 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 in Bank Artha Graha Internasional, the Board of Commissioners has the following duties and responsibilities:*

1. *Approving risk management policies including risk management strategies and frameworks established in accordance with the Bank's risk appetite and risk tolerance;*
2. *Evaluating risk management policies and risk management strategies at least 1 (one) time in 1 (one) year or at a more frequent frequency in the event of changes in factors that significantly affect the Bank's business activities;*
3. *Evaluating the accountability of the Board of Directors and provide direction for improvement on the implementation of risk management policies on a regular basis. The evaluation is conducted in order to ensure that the Board of Directors effectively manages the Bank's activities and risks; and*
4. *Ensuring risk management policies and processes are carried out effectively and integrated in the overall risk management process.*

*The Board of Commissioners is assisted by the Audit Committee, Risk Monitoring Committee, and 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 Stratejik; dan
8. Risiko Kepatuhan.

Kebijakan, prosedur dan penetapan limit risiko tersebut didokumentasikan dan selanjutnya ditinjau secara berkala berdasarkan perkembangan internal maupun eksternal.

## Adequacy of Risk Management Policies and Procedures, and Establishment of Risk Limits

*Bank Artha Graha Internasional has policies, procedures and limit setting in accordance with the implementation of an effective, efficient and professional risk management framework for 8 (eight) main types of risk 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 key risks consist of:*

1. *Credit Risk;*
2. *Market Risk;*
3. *Liquidity Risk;*
4. *Operational Risk;*
5. *Legal Risks;*
6. *Reputational 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.*

## 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.

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 Branch Director;
  - 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*,

## Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes, and 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 capable of supporting the risk management function as a whole.

The implementation of ICAAP aims to ensure capital adequacy in accordance with the Bank's risk profile beyond the risk profile already covered in pillar 1 (one) in line with the implementation of pillar 2 (two) of Basel II. The availability of sufficient capital is always ensured to be able to absorb potential material losses that may occur in stress scenarios and support sustainable business growth.

The Risk & Policy Sub-Directorate identifies, measures, and monitors risks and works closely with all business units and support units to control and mitigate risks and build a comprehensive risk management information system.

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 *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 of the Bank that carry out transactions directly based on their duties and responsibilities, and manage the Bank's portfolio, while still paying attention to the concepts set by risk management.
  - a. Branch Offices, namely Account Officers and Branch Director;
  - b. Treasury Directorate, namely Dealer and Treasury Sales;
  - c. Other operational work units are Customer Service and Teller;
  - d. Directorate of Business Banking; and
  - e. Regional Head.

In order to implement prudential principles and early warning system, Sub Directorate of Risk & Policy is involved in every process of front office activities, by:



dengan cara:

- a. Mengidentifikasi dan menilai risiko setiap permohonan penyimpangan 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.

## 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*.

- a. *Identifying and assessing the risk of each request for deviation from the operating conditions submitted by the operational work unit 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. *Assessing the risk of any planned new product or activity and analyzing the risk of the User Acceptance Test (UAT) process for new or existing product or activity development.*

## 2. *Middle Office*

*The Bank's operational support department that manages, prepares operational guidelines/procedures, and supervises operations, as well as performs bank-wide portfolio risk management, namely:*

- a. *Sub Directorate of Risk & Policy*
  - *Developing procedures and tools for risk identification, measurement, monitoring and control;*
  - *Monitoring 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*
  - *Conducting stress testing to determine the impact of the implementation of risk management policies and strategies on the Bank's portfolio or overall performance.*
- b. *System Procedure Sub Directorate*

## 3. *Back Office*

*The final part of the Bank's operational process that completes a transaction:*

- a. *Directorate of Asset Recovery; and*
- b. *The Operations Directorate manages settlement risk.*

## 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 of Risk Management Directorate



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.

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.

*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.*

*In carrying out its duties and responsibilities, the Risk Management Directorate has a Guideline and Code of Conduct as stipulated in Risk Management Manual No. 00001.03.3 on General Risk Management.*





## Tugas dan Tanggung Jawab Manajemen Risiko

Manajemen risiko Bank Artha Graha Internasional memiliki tugas dan tanggung jawab yang meliputi:

1. Menetapkan risiko terkait dengan produk dan transaksi perbankan;
2. Menetapkan penggunaan metode pengukuran dan sistem informasi manajemen risiko;
3. Menentukan limit dan penetapan toleransi risiko;
4. Menetapkan sistem pengendalian internal dalam penerapan manajemen risiko;
5. Menetapkan penilaian peringkat risiko;
6. Memberikan rekomendasi dalam penyusunan rencana darurat (*contingency plan*); 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 2023 terdiri dari 19 (sembilan belas) orang, yang terdiri dari 1 (satu) orang Associate Director, 1 (satu) orang Executive Officer dan 17 (tujuh belas) orang staf. Seluruh personel Direktorat Risk Management diangkat dan diberhentikan berdasarkan keputusan Direksi Bank.

## Duties and Responsibilities of Risk Management

Bank Artha Graha Internasional's risk management has duties and responsibilities that include:

1. Determining the risks associated with banking products and transactions;
2. Establishing the use of risk management measurement methods and information systems;
3. Determining limits and establishing risk tolerance;
4. Establishing an internal control system in the implementation of risk management;
5. Establishing a risk rating assessment;
6. Providing recommendations in the preparation of contingency plans; and
7. Conducting reviews and recommendations on any existing or new product/activity development.

The personnel composition of Bank Artha Graha Internasional's Risk Management Directorate at the end of 2023 consists of 19 (nineteen) people, consisting of 1 (one) Associate Director, 1 (one) Executive Officer and 17 (seventeen) staff. All Risk Management Directorate personnel are appointed and dismissed based on the decision of the Bank's Board of Directors.

## 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 2023 sebagai berikut:

## Risk Management Certification

The Bank also encourages its management to participate in the risk management certification program (BSMR) and refreshment program. Information related to risk management certification in 2023 is as follows:

| Jabatan<br><i>Position</i>                       | Level Sertifikasi<br><i>Certification Level</i>                                                                                             | Jumlah Peserta<br><i>Number of Participants</i> |
|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| Dewan Komisaris<br><i>Board of Commissioners</i> | Level V / setara Jenjang 7 (Standard) dan<br>Level 4/ setara Jenjang 5 Komisaris<br><i>Level V (Standard) and Level II<br/>Commissioner</i> | 1 orang   <i>person</i>                         |
| Direksi<br><i>Board of Directors</i>             | Level V / setara Jenjang 7<br><i>Level V / Level 7</i>                                                                                      | 4 orang   <i>4 people</i>                       |
| Deputy Director<br><i>Deputy Director</i>        | Level IV / Jenjang 6 dan<br>Level V / setara Jenjang 7<br><i>Level IV / Level 6 and<br/>Level V / Level 7</i>                               | 13 orang   <i>13 people</i>                     |

## Pelaksanaan Kegiatan Manajemen Risiko

Manajemen risiko telah melaksanakan beberapa kegiatan yang menjadi tugas dan tanggung jawabnya di sepanjang tahun 2023 sebagai berikut:

1. Penilaian Profil Risiko dan evaluasi perkembangannya;
2. Pengukuran KPMM sesuai Profil Risiko;
3. Pengukuran Risiko IT;
4. Pengukuran risiko portofolio kredit Bank;
5. Pengukuran *stress testing* risiko kredit, risiko pasar (risiko nilai tukar dan risiko suku bunga) dan risiko likuiditas dengan skenario sesuai peraturan OJK dan/atau *best practice*, termasuk penyampaian mitigasinya;
6. Pemantauan perkembangan NPL, CKPN, *Write Off* dan AYDA;
7. Pemantauan pelaksanaan *Mark to Market* (mtm) atas Surat Berharga yang dimiliki Bank termasuk Transaksi *Money Market*, Transaksi *Forex*, Posisi Devisa Netto (PDN) dan eksposur Surat Berharga;
8. Pemantauan pemenuhan Giro Wajib Minimum (GWM), Penyangga Likuiditas Makroprudensial (PLM), Rasio Intermediasi Makroprudensial (RIM) termasuk perkembangan Dana Pihak Ketiga (DPK) dan Aset Likuid Bank;
9. Risiko Operasional di cabang/capem di mitigasi sampai dengan zero dan memantau kasus *Fraud* di Bank lain;
10. *Review* dan analisa risiko yang melekat pada produk atau aktivitas baru;
11. *Review* dan analisa permohonan deviasi Kantor Cabang/Unit Kerja terkait terhadap ketentuan internal yang berlaku;
12. Penyampaian mitigasi risiko dari seluruh pemantauan dan *review* yang telah dilakukan;
13. Pemenuhan tindak lanjut komitmen kepada OJK;
14. Sosialisasi dan edukasi Budaya Risiko (*Risk Culture*) kepada Kantor Cabang secara berkelanjutan;
15. Pengembangan *Business Continuity Management* (BCM); dan
16. Penunjukan Risk Officer (RO) di setiap Direktorat dan Cabang Induk.

## Implementation of Risk Management Activities

*Risk management carried out its duties and responsibilities throughout 2023 as follows:*

1. *Assessment of Risk Profile and evaluation of its development;*
2. *CAR measurement in accordance with the Risk Profile;*
3. *IT Risk Measurement;*
4. *Measurement of the Bank's credit portfolio risk;*
5. *Measurement of credit risk stress testing, market risk (exchange rate risk and interest rate risk) and liquidity risk with scenarios in accordance with OJK regulations and / or best practices, including the delivery of mitigation;*
6. *Monitoring the development of NPL, CKPN, Write Off and AYDA;*
7. *Monitoring the implementation of Mark to Market (mtm) on Securities owned by the Bank including Money Market Transactions, Forex Transactions, Net Foreign Exchange Position (NOP) and Securities exposure;*
8. *Monitoring the fulfillment of Statutory Reserves (GWM), Macroprudential Liquidity Buffer (PLM), Macroprudential Intermediation Ratio (RIM) including the development of Third Party Funds (DPK) and Bank Liquid Assets;*
9. *Operational Risk in branches/premises is mitigated to zero and monitor Fraud cases in other Banks;*
10. *Review and analysis of risks inherent in new products or activities;*
11. *Review and analysis of requests for Branch Office/Work Unit deviations related to applicable internal regulations;*
12. *Submission of risk mitigation from all monitoring and review that has been conducted;*
13. *Fulfillment of follow-up commitments to OJK;*
14. *Socialization and education of Risk Culture to Branch Offices on an ongoing basis;*
15. *Development of Business Continuity Management (BCM); and*
16. *Appointment of Risk Officer (RO) in each Directorate and Parent Branch.*

## 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 2023, yaitu:

## 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 programs that were participated in 2023 include:*

| Materi Pengembangan Kompetensi/Latihan<br><i>Competency Development Materials/ Training</i>                | Waktu dan Tempat Pelaksanaan<br><i>Time and Venue</i>                                              |
|------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| Sertifikasi Manajemen Risiko Jenjang 4 (Level 1)<br><i>Level 4 Risk Management Certification (Level 1)</i> | Jakarta, 9-10 Maret 2023<br><i>Jakarta, March 9-10, 2023</i>                                       |
| <i>Refreshment</i> Manajemen Risiko<br><i>Risk Management Refreshment</i>                                  | Jakarta, 3-15 Juli 2023 ; 1-15 Agustus 2023<br><i>Jakarta, July 3-15, 2023 ; August 1-15, 2023</i> |
| Workshop Penerapan ATMR Risiko Pasar<br><i>Workshop on Implementing Market Risk RWA</i>                    | Jakarta, 18-19 September 2023<br><i>Jakarta, September 18-19, 2023</i>                             |
| <i>Sustainable Finance-Carbon Literacy</i><br><i>Sustainable Finance-Carbon Literacy</i>                   | Jakarta, 9 dan 16 Desember 2023<br><i>Jakarta, December 9 and 16, 2023</i>                         |

## Pengungkapan Eksposur Risiko dan Penerapan Manajemen Risiko

## Disclosure of Risk Exposure and Implementation of Risk Management

### 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*.

### 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.*

### Pengungkapan Umum

### General Disclosure

#### 1. Kebijakan pengelolaan risiko konsentrasi kredit

Rencana Bisnis Bank menjelaskan kebijakan terkait pengelolaan risiko kredit Bank termasuk kebijakan pembatasan eksposur yang ditetapkan setiap tahun per sektor ekonomi, jenis penggunaan, wilayah kerja, serta sektor yang menjadi perhatian dan perlu dihindari. Terkait hal tersebut, 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.

#### 1. Credit concentration risk management policy

*The Bank's Business Plan explains the policies related to the Bank's credit risk management including exposure limitation policies set annually per economic sector, type of use, working area, as well as sectors that are 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-Performing Loan (NPL) credit exposure, and reports it to management periodically.*

#### 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.

#### 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, Board of Directors and 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 help decide productive and consumptive loans.*

#### 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

#### 3. Definition of past 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*

tidak akan memperoleh kembali aset keuangan yang diberikan sesuai jangka waktu yang ditetapkan dalam kontrak perjanjian.

*assets within the period specified in the contractual agreement.*

## 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.

## Mitigation Efforts

*The Bank's Credit Policy Guidelines and 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.*

## 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.

## 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 2023, Bank telah melakukan kegiatan pengelolaan atas risiko suku bunga dan risiko nilai tukar, yang merupakan bagian dari risiko pasar.

*In 2023, the Bank conducted management activities on interest rate risk and exchange rate risk, which are part of market risk.*

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:

*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 NOP 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. 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

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 taken both due to changes in exchange rates and fluctuations in interest rates, including a description of all provision of funds and*





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 dan pemantauan limit secara harian 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*.

### 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

*bonds without protection or hedging, as well as debt whose interest rates fluctuate or are not predetermined; 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 carried out 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 and monitoring limits on a daily basis 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.

### 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



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 risiko lainnya, yaitu risiko hukum, risiko reputasi, risiko strategik dan risiko kepatuhan yang dikelola oleh Sub Direktorat Risk & Policy.

### 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 Direktorat SKTI dan Sub Direktorat Channel & Payment System 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

*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 other risks, namely legal risk, reputation risk, strategic risk and compliance risk which are managed by the Risk & Policy Sub Directorate.*

### Mitigation Efforts

*The Bank's mitigation efforts are as follows:*

1. *Recording potential losses in operational work units periodically by the Sub Directorate of Risk & Policy using 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. *Analysis and assessment of 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 SKTI Directorate and Channel & Payment System Sub-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 plans for the issuance of new products or activities; and*



6. Penilaian terhadap *IT Risk Register* yang merupakan bagian dari Laporan Penerapan Manajemen Risiko TI yang disampaikan oleh oleh Direktorat SKTI ke Otoritas Jasa Keuangan setiap tahun.

6. Assessment of the *IT Risk Register* which is part of the *IT Risk Management Implementation Report* submitted by the SKTI Directorate to the Financial Services Authority every year.

## Risiko Hukum

Risiko hukum merupakan risiko yang timbul akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Kelemahan aspek ini disebabkan adanya ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan, seperti tidak terpenuhi syarat sahnya kontrak dan pengikatan dokumen yang tidak sempurna.

## 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 binding, 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.

### 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/peaceful settlement 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.*

### 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.

### Mitigation Efforts

*The Legal Bureau of Bank Artha Graha Internasional 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. Examining all agreements that will be made between the Bank and third parties;
3. Conducting periodic checks on agreements that have been made; and
4. Monitoring legal risks in all branches and work units of the Bank.

Direktorat Asset Recovery dan Sub Direktorat Litigasi Bank berfungsi menangani setiap permasalahan hukum yang terkait dengan litigasi agar risiko hukum yang mungkin timbul dapat diminimalkan

*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.*

## 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.

## 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 preparing the right strategy can lead to the Bank's business failure in the future.*

## Kebijakan untuk Dapat Mengidentifikasi dan Merespons Perubahan Lingkungan Bisnis Ekstern dan Intern

Bank menetapkan sasaran dan strategi dengan melakukan analisis terhadap berbagai faktor internal dan eksternal. Analisis faktor-faktor Internal menggunakan SWOT dengan memetakan kekuatan (*strength*), kelemahan (*weakness*), peluang (*opportunity*), dan ancaman (*threats*). Sedangkan, analisis faktor eksternal dengan mempertimbangkan kondisi domestik dan global yang sedang berkembang dan kecenderungannya, baik dari faktor makro ekonomi, politik, dan faktor lainnya serta asumsi-asumsi yang ditetapkan oleh Bank. Oleh karena itu, Bank harus senantiasa mengikuti perkembangan yang ada dan melakukan penyesuaian yang diperlukan jika terjadi perubahan lingkungan bisnis secara eksternal dan internal.

## Mekanisme untuk Mengukur Kemajuan yang Dicapai dari Rencana Bisnis yang Ditetapkan

Pemantauan dan penilaian atas progres pencapaian Rencana Bisnis Bank (RBB) dilakukan setiap bulan dan menyampaikan penetapan pengukuran *Key Performance 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 strategik dengan mitigasi sebagai berikut:

1. Melakukan identifikasi dan kuantifikasi risiko strategis sejak awal penyusunan Rencana Bisnis Bank dengan berpedoman pada visi, misi, strategi serta kemampuan perusahaan;
2. Mengelola risiko strategik melalui proses pertimbangan dan pengambilan keputusan secara kolektif dan komprehensif di lingkungan Komite Manajemen Risiko, untuk selanjutnya disampaikan ke Direksi; dan
3. Melakukan pemantauan terkait perkembangan eksposur risiko strategik 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;

## 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, 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 the 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. Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN);
4. Batas Maksimum Pemberian Kredit (BMPK);
5. Penerapan Tata Kelola yang Baik (GCG);
6. Posisi Devisa Neto (PDN);
7. Giro Wajib Minimum (GWM);
8. Rasio Intermediasi Makprudensial (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*).

3. *Establishment of allowance for impairment losses (CKPN);*
4. *Maximum Lending Limit (LLL);*
5. *Implementation of Good Governance (GCG);*
6. *Net Open Position (NOP);*
7. *Reserve Requirement (GWM);*
8. *Macprudential 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. *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. *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 intern Bank; dan
- e. Tingkat responsif Bank terhadap penyimpangan dalam sistem pengendalian internal Bank.

### 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. Adequacy of the competence of the Bank's Board of Commissioners and Directors; and
- e. 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. Existence of a monitoring system for irregularities capable of identifying and measuring increases in the frequency and amount of risk exposures;
- d. Level of responsiveness to deviations from the Bank's internal policies and procedures; and
- e. Responsiveness to irregularities in the Bank's internal control system.

## Mekanisme untuk Pemantauan dan Pengendalian Risiko Kepatuhan

1. Melakukan langkah-langkah yang diperlukan untuk menjaga eksposur kepatuhan sesuai limit toleransinya dan/atau apabila terjadi peningkatan eksposur risiko kepatuhan, antara lain:
  - a. Menerbitkan prosedur perihal kriteria dan batasan tertentu yang ditetapkan oleh Direksi untuk menilai unsur kepatuhannya terhadap perundangundangan dan peraturan Regulator yang berlaku berikut *checklist*-nya atas setiap permohonan kredit;
  - b. Melakukan monitoring terhadap ketepatan waktu penyampaian laporan Bank ke Regulator;
  - c. Pelatihan internal secara intensif terhadap kepatuhan Karyawan dan memastikan efektivitas pelatihan tersebut dengan melakukan pengujian pelatihan dan pemantauan kinerjanya dalam pelaksanaan tugas reguler;
  - d. Pelaksanaan tinjauan dan kajian terhadap kebijakan, pedoman dan prosedur kerja untuk meyakinkan telah sesuai dengan perundang-undangan dan peraturan Regulator yang berlaku; dan
  - e. Melakukan sosialisasi pemahaman risiko kepatuhan kepada seluruh jenjang organisasi Bank secara berkesinambungan.
2. Bank melakukan sosialisasi budaya kepatuhan secara terus-menerus dan berkesinambungan ke seluruh Karyawan dan jenjang organisasi dengan berpedoman kepada visi, misi, nilai-nilai perusahaan, program kerja, budaya kerja, dan Kode Etik perusahaan.

## Mechanism for Monitoring and Controlling Compliance Risk

1. Taking 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. Issuing procedures regarding certain criteria and limits set by the Board of Directors to assess the elements of compliance with applicable laws and regulations of the Regulator along with the checklist for each credit application;
  - b. Monitoring the timeliness of the Bank's report submission to the Regulator;
  - c. Conducting intensive internal training on Employee compliance 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. Familiarizing the understanding of compliance risk to all levels of the Bank's organization on an ongoing basis.
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 Conduct.





## Upaya Mitigasi

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;
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;

## Mitigation Efforts

*Compliance risk management with the following mitigation:*

1. *Identifying and managing compliance risk from the outset by providing input to business units and operational units in terms of new product and/or activity development;*
2. *Assessing the internal policy guidelines and procedures in order to ensure that all external regulations have been accommodated and complied with in their implementation;*
3. *Monitoring the development of the Bank's compliance risk exposure on a monthly basis and reporting the results to the Board of Commissioners and 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. *Adequacy of the process of identification, measurement, monitoring and control of reputation risk as well as reputation risk management information system; and*
4. *A comprehensive internal control system.*

### Bank Policy in Implementing Reputation Risk Management

1. *The Bank has issued 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. 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.

### 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 2023. 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 2023.

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 of reputation risk.

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.

### Mitigation Efforts

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. Preparing 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. Conducting 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. Preparing 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 Bank's capital adequacy is able to support business operations and is in accordance with the Bank's Business Plan in 2023. The Bank's capital adequacy also continues to exceed the minimum requirements of the Financial Services Authority, where the Bank is included in the classification of Bank Group based on Tier 1 Capital category (KBMI 1) until the end of 2023.



# 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**

Tabel 1.a. Quantitative Disclosure of Commercial Bank Capital Structure

dalam jutaan Rupiah, kecuali dinyatakan lain  
in million of Rupiah, unless otherwise stated

| Komponen Modal<br>Capital Component  |                                                                                                                                                      | 31 Desember 2023<br>December 31, 2023 |                              | 31 Desember 2022<br>December 31, 2022 |                              |
|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------|---------------------------------------|------------------------------|
|                                      |                                                                                                                                                      | Bank                                  | Konsolidasi<br>Consolidation | Bank                                  | Konsolidasi<br>Consolidation |
| (1)                                  | (2)                                                                                                                                                  | (3)                                   | (4)                          | (5)                                   | (6)                          |
| I KOMPONEN MODAL   Capital Component |                                                                                                                                                      |                                       |                              |                                       |                              |
| A                                    | Modal Inti   Core Capital                                                                                                                            | 3.584.721                             | 3.584.721                    | 3.353.245                             | 3.353.245                    |
| 1                                    | Modal Disetor<br>Paid-in Capital                                                                                                                     | 2.242.372                             | 2.242.372                    | 2.242.372                             | 2.242.372                    |
| 2                                    | Cadangan Tambahan Modal<br>Disclosed Reserve                                                                                                         | 1.644.982                             | 1.644.982                    | 1.446.907                             | 1.446.907                    |
| 3                                    | Modal Inovatif<br>Innovative Capital                                                                                                                 | -                                     | -                            | -                                     | -                            |
| 4                                    | Faktor Pengurang Modal Inti<br>Core Capital Deduction                                                                                                | 302.633                               | 302.633                      | 336.034                               | 336.034                      |
| 5                                    | Kepentingan Nonpengendali<br>Non Controlling Interest                                                                                                | -                                     | -                            | -                                     | -                            |
| B                                    | Modal Pelengkap *)<br>Supplementary Capital *)                                                                                                       | 363.711                               | 363.711                      | 354.463                               | 354.463                      |
| 1                                    | Level Atas<br>Upper Tier 2                                                                                                                           | -                                     | -                            | -                                     | -                            |
| 2                                    | Level Bawah Maksimum 50% Modal Inti<br>Lower Tier 2 Maximum 50% of the Core Capital                                                                  | -                                     | -                            | -                                     | -                            |
| 3                                    | Faktor Pengurang Modal Pelengkap<br>Supplementary Capital Deduction                                                                                  | -                                     | -                            | -                                     | -                            |
| C                                    | Faktor Pengurang Modal Inti dan Modal Pelengkap<br>Core Capital and Supplementary Capital Deduction Factors                                          | -                                     | -                            | -                                     | -                            |
|                                      | Eksposur Sekuritisasi<br>Securitization Exposure                                                                                                     | -                                     | -                            | -                                     | -                            |
| D                                    | Modal Pelengkap Tambahan yang Memenuhi Persyaratan (Tier 3) **<br>Additional Supplementary Capital that Satisfies Requirements (Tier 3)**            | -                                     | -                            | -                                     | -                            |
| E                                    | Modal Pelengkap Tambahan yang Dialokasikan untuk Mengantisipasi Risiko Pasar<br>Additional Supplementary Capital Allocated to Anticipate Market Risk | -                                     | -                            | -                                     | -                            |

**Tabel 1.a. Pengungkapan Kuantitatif Struktur Permodalan Bank Umum**

*Tabel 1.a. Quantitative Disclosure of Commercial Bank Capital Structure*

dalam jutaan Rupiah, kecuali dinyatakan lain  
in million of Rupiah, unless otherwise stated

| Komponen Modal<br><i>Capital Component</i>                                                                                                                                                                                                                                           | 31 Desember 2023<br><i>December 31, 2023</i> |                                     | 31 Desember 2022<br><i>December 31, 2022</i> |                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------------|----------------------------------------------|-------------------------------------|
|                                                                                                                                                                                                                                                                                      | Bank                                         | Konsolidasi<br><i>Consolidation</i> | Bank                                         | Konsolidasi<br><i>Consolidation</i> |
| II TOTAL MODAL INTI DAN MODAL PELENGKAP (A + B - C)<br><i>Total Core Capital and Supplementary Capital (A + B - C)</i>                                                                                                                                                               | 3.948.432                                    | 3.948.432                           | 3.707.708                                    | 3.707.708                           |
| III TOTAL MODAL INTI, MODAL PELENGKAP, DAN MODAL PELENGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI RISIKO PASAR (A + B - C + E)<br><i>Total Core Capital, Supplementary Capital and Additional Supplementary Capital Allocated to Anticipate Market Risk (A + B - C + E)</i> | 3.948.432                                    | 3.948.432                           | 3.707.708                                    | 3.707.708                           |
| IV ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT<br><i>Risk Weighted Assets (RWA) for Credit Risk</i>                                                                                                                                                                    | 14.519.135                                   | 14.519.135                          | 13.797.985                                   | 13.797.985                          |
| V ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL<br><i>Risk Weighted Assets (RWA) for Operational Risk</i>                                                                                                                                                           | 977.823                                      | 977.823                             | 1.764.312                                    | 1.764.312                           |
| VI ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR<br><i>Risk Weighted Assets (RWA) for Market Risk</i>                                                                                                                                                                     | 321.312                                      | 321.312                             | 346.212                                      | 346.212                             |
| A Metode Standar<br><i>Standardized Approach</i>                                                                                                                                                                                                                                     | 321.312                                      | 321.312                             | 346.212                                      | 346.212                             |
| B Metode Internal<br><i>Internal Model</i>                                                                                                                                                                                                                                           | -                                            | -                                   | -                                            | -                                   |
| VII RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL DAN RISIKO PASAR [III : (IV + V + VI)]<br><i>Capital Adequacy Ratio for Credit Risk, Operational Risks and Market Risks [VII:(IV + V + VI)]</i>                                                 | 24,96%                                       | 24,96%                              | 23,31%                                       | 23,31%                              |

\*) Modal Pelengkap posisi Desember 2015 mengacu pada Peraturan Bank Indonesia No. 15/12/PBI/2013 tanggal 12 Desember 2013 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

\*\*) Modal Pelengkap Tambahan yang Memenuhi Persyaratan (Tier 3) posisi Desember 2015 mengacu pada Peraturan Bank Indonesia No. 15/12/PBI/2013 tanggal 12 Desember 2013 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

\*) *Supplementary Capital refers to Bank Indonesia Regulation No. 15/12/PBI/2013 dated December 12, 2013 concerning Capital Adequacy Ratio for Commercial Banks.*

\*\*) *Eligible Additional Supplementary Capital (Tier 3) refers to Bank Indonesia Regulation No. 15/12/PBI/2013 dated December 12, 2013 concerning Capital Adequacy Ratio for Commercial Banks.*



**Tabel 2.1.a. Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual**

*Table 2.1.a. Disclosure of Net Receivables by Branch - Bank Individually*

| No  | Kategori Portofolio<br><i>Portfolio Category</i>                                                                                                           | 31 Desember 2023<br><i>December 31, 2023</i>                          |                 |            |                        |             |        |        |  |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|-----------------|------------|------------------------|-------------|--------|--------|--|
|     |                                                                                                                                                            | Tagihan Bersih Berdasarkan Cabang<br><i>Net Receivables by Branch</i> |                 |            |                        |             |        |        |  |
|     |                                                                                                                                                            | 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>Government Receivables</i>                                                                                                 | -                                                                     | -               | -          | -                      | -           | -      | -      |  |
| 2   | Tagihan kepada Entitas Sektor Publik<br><i>Public Sector Entities Receivables</i>                                                                          | -                                                                     | -               | -          | -                      | -           | -      | -      |  |
| 3   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Multilateral Development Banks and International Institutions Receivables</i> | -                                                                     | -               | -          | -                      | -           | -      | -      |  |
| 4   | Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                             | -                                                                     | -               | -          | -                      | -           | -      | -      |  |
| 5   | Kredit Beragun Rumah Tinggal<br><i>Loans Secured by Residential Property</i>                                                                               | 446                                                                   | 174.199         | 69.003     | 43.438                 | 73.387      | 58.529 | 20.188 |  |
| 6   | Kredit Beragun Properti Komersial<br><i>Loans Secured by Commercial Real Estate</i>                                                                        | 4.327                                                                 | 46.396          | -          | 593                    | -           | 138    | -      |  |
| 7   | Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Loans</i>                                                                                               | -                                                                     | -               | -          | -                      | -           | -      | -      |  |
| 8   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and Retail Portfolio Receivables</i>                   | 5.379                                                                 | 15.787          | 2.953      | 3.716                  | 1.283       | 1.545  | 27     |  |
| 9   | Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                   | 9                                                                     | 1.207.870       | -          | -                      | 999         | 14.235 | -      |  |
| 10  | Tagihan yang Telah Jatuh Tempo<br><i>Past Due Receivables</i>                                                                                              | 59                                                                    | 233             | 32         | 97                     | -           | 81     | 13     |  |
| 11  | Aset Lainnya<br><i>Other Assets</i>                                                                                                                        | 52.045                                                                | 47.634          | 3.007      | 8.255                  | 7.996       | 9.141  | 3.744  |  |
| 12  | Eksposur di Unit Usaha Syariah (jika ada)<br><i>Exposure in The Sharia Business Unit (if any)</i>                                                          | -                                                                     | -               | -          | -                      | -           | -      | -      |  |
|     | Jumlah<br><i>Total</i>                                                                                                                                     | 62.264                                                                | 1.492.119       | 74.995     | 56.099                 | 83.665      | 83.668 | 23.972 |  |



dalam jutaan Rupiah  
in million of Rupiah

|  | 31 Desember 2023<br>December 31, 2023                          |          |                  |        |                   |                    |         |        |         |                    |
|--|----------------------------------------------------------------|----------|------------------|--------|-------------------|--------------------|---------|--------|---------|--------------------|
|  | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |          |                  |        |                   |                    |         |        |         |                    |
|  | BOGOR                                                          | CIKARANG | DENPASAR<br>BALI | JAMBI  | KARET<br>SURABAYA | KARTINI<br>CIREBON | KENDARI | KUPANG | LAMPUNG | MAKASSAR<br>A YANI |
|  | (10)                                                           | (11)     | (12)             | (13)   | (14)              | (15)               | (16)    | (17)   | (18)    | (19)               |
|  | -                                                              | -        | -                | -      | -                 | -                  | -       | -      | -       | -                  |
|  | -                                                              | -        | -                | -      | -                 | -                  | -       | -      | -       | -                  |
|  | -                                                              | -        | -                | -      | -                 | -                  | -       | -      | -       | -                  |
|  | -                                                              | -        | -                | -      | -                 | -                  | -       | 250    | -       | -                  |
|  | 164.400                                                        | 177.924  | 21.527           | 69.689 | 29.428            | 2.714              | 24.577  | 6.024  | 27.536  | 132.078            |
|  | 1.092                                                          | -        | -                | -      | 709               | -                  | 1.994   | 2.417  | -       | -                  |
|  | -                                                              | -        | -                | -      | -                 | -                  | -       | -      | -       | -                  |
|  | 4.218                                                          | 8.598    | 2.953            | 662    | 11.720            | 3.607              | 456     | 6.696  | 2.076   | 637                |
|  | -                                                              | 1.974    | -                | -      | 76.130            | -                  | -       | -      | -       | -                  |
|  | 626                                                            | 599      | 144              | 28     | 196               | 185                | 130     | 233    | 43      | 411                |
|  | 14.659                                                         | 4.932    | 25.735           | 9.323  | 25.982            | 6.002              | 12.595  | 17.278 | 5.995   | 8.943              |
|  | -                                                              | -        | -                | -      | -                 | -                  | -       | -      | -       | -                  |
|  | 184.995                                                        | 194.027  | 50.359           | 79.701 | 144.165           | 12.509             | 39.751  | 32.898 | 35.651  | 142.069            |



**Tabel 2.1.a. Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual**

*Table 2.1.a. Disclosure of Net Receivables by Branch - Bank Individually*

| No  | Kategori Portofolio<br><i>Portfolio Category</i>                                                                                                                         | 31 Desember 2023<br><i>December 31, 2023</i>                          |                 |         |              |           |                   |           |  |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|-----------------|---------|--------------|-----------|-------------------|-----------|--|
|     |                                                                                                                                                                          | Tagihan Bersih Berdasarkan Cabang<br><i>Net Receivables by Branch</i> |                 |         |              |           |                   |           |  |
|     |                                                                                                                                                                          | 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><i>Government Receivables</i>                                                                                                               | -                                                                     | -               | -       | -            | -         | -                 | -         |  |
| 2   | Tagihan kepada Entitas Sektor<br>Publik<br><i>Public Sector Entities Receivables</i>                                                                                     | -                                                                     | -               | -       | -            | -         | -                 | -         |  |
| 3   | Tagihan kepada Bank<br>Pembangunan Multilateral dan<br>Lembaga Internasional<br><i>Multilateral Development Banks<br/>and International Institutions<br/>Receivables</i> | -                                                                     | -               | -       | -            | -         | -                 | -         |  |
| 4   | Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                                           | -                                                                     | -               | -       | -            | -         | -                 | -         |  |
| 5   | Kredit Beragun Rumah Tinggal<br><i>Loans Secured by Residential<br/>Property</i>                                                                                         | 135.528                                                               | 36.766          | 123.822 | 49.259       | 113.620   | 35.242            | 138.765   |  |
| 6   | Kredit Beragun Properti Komersial<br><i>Loans Secured by Commercial<br/>Real Estate</i>                                                                                  | -                                                                     | 120             | 4.426   | 956          | 3.934     | -                 | 584       |  |
| 7   | Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Loans</i>                                                                                                             | -                                                                     | -               | -       | -            | -         | -                 | -         |  |
| 8   | Tagihan kepada Usaha Mikro,<br>Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business,<br/>and Retail Portfolio Receivables</i>                          | 6.353                                                                 | 3.701           | 14.741  | 5.270        | 577       | -                 | 2.823     |  |
| 9   | Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                                 | 13.629                                                                | 200.603         | 382     | 13.678       | -         | -                 | -         |  |
| 10  | Tagihan yang Telah Jatuh Tempo<br><i>Past Due Receivables</i>                                                                                                            | 345                                                                   | 2               | 1.104   | 243          | 4         | 36                | -         |  |
| 11  | Aset Lainnya<br><i>Other Assets</i>                                                                                                                                      | 9.565                                                                 | 14.055          | 29.580  | 15.626       | 10.222    | 2.176             | 3.274     |  |
| 12  | Eksposur di Unit Usaha Syariah<br>(jika ada)<br><i>Exposure in The Sharia Business<br/>Unit (if any)</i>                                                                 | -                                                                     | -               | -       | -            | -         | -                 | -         |  |
|     | Jumlah<br><i>Total</i>                                                                                                                                                   | 165.421                                                               | 255.247         | 174.055 | 85.033       | 128.356   | 37.454            | 145.446   |  |

dalam jutaan Rupiah  
in million of Rupiah

|  | 31 Desember 2023<br>December 31, 2023                          |           |                  |                        |        |                 |              |         |            |
|--|----------------------------------------------------------------|-----------|------------------|------------------------|--------|-----------------|--------------|---------|------------|
|  | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |           |                  |                        |        |                 |              |         |            |
|  | PONTIANAK                                                      | SAMARINDA | SAMRAT<br>MANADO | SEMARANG<br>PANDANARAN | SOLO   | SUDIRMAN<br>JKT | SURYOPRANOTO | TERNATE | Total      |
|  | (27)                                                           | (28)      | (29)             | (30)                   | (31)   | (32)            | (33)         | (34)    | (35)       |
|  | -                                                              | -         | -                | -                      | -      | 5.138.954       | -            | -       | 5.138.954  |
|  | -                                                              | -         | -                | -                      | -      | 145.713         | -            | -       | 145.713    |
|  | -                                                              | -         | -                | -                      | -      | -               | -            | -       | -          |
|  | -                                                              | -         | -                | -                      | -      | 496.589         | -            | -       | 496.839    |
|  | 100.029                                                        | 660       | 164.189          | 23.818                 | 33.246 | 209.488         | 112.354      | 464     | 2.372.337  |
|  | -                                                              | -         | 833              | -                      | 758    | 8.023           | 3.297        | -       | 80.596     |
|  | -                                                              | -         | -                | -                      | -      | -               | -            | -       | -          |
|  | 3.230                                                          | 639       | 3.359            | 2.368                  | 4.972  | 458.694         | 11.711       | 1.238   | 591.989    |
|  | -                                                              | 29.964    | -                | -                      | -      | 10.001.805      | 71.040       | -       | 11.632.317 |
|  | -                                                              | 9         | 424              | 181                    | 14     | 13.114          | 544          | 44      | 19.174     |
|  | 10.255                                                         | 2.404     | 28.220           | 4.499                  | 4.798  | 3.858.657       | 17.133       | 6.719   | 4.280.449  |
|  | -                                                              | -         | -                | -                      | -      | -               | -            | -       | -          |
|  | 113.514                                                        | 33.676    | 197.025          | 30.866                 | 43.789 | 20.331.037      | 216.080      | 8.465   | 24.758.367 |



**Tabel 2.1.a. Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual**

*Table 2.1.a. Disclosure of Net Receivables by Branch - Bank Individually*

| No  | Kategori Portofolio<br><i>Portfolio Category</i>                                                                                                           | 31 Desember 2022<br><i>December 31, 2022</i>                          |                 |            |                        |             |        |        |  |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|-----------------|------------|------------------------|-------------|--------|--------|--|
|     |                                                                                                                                                            | Tagihan Bersih Berdasarkan Cabang<br><i>Net Receivables by Branch</i> |                 |            |                        |             |        |        |  |
|     |                                                                                                                                                            | 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>Government Receivables</i>                                                                                                 | -                                                                     | -               | -          | -                      | -           | -      | -      |  |
| 2   | Tagihan kepada Entitas Sektor Publik<br><i>Public Sector Entities Receivables</i>                                                                          | -                                                                     | -               | -          | -                      | -           | -      | -      |  |
| 3   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Multilateral Development Banks and International Institutions Receivables</i> | -                                                                     | -               | -          | -                      | -           | -      | -      |  |
| 4   | Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                             | -                                                                     | -               | -          | -                      | -           | -      | -      |  |
| 5   | Kredit Beragun Rumah Tinggal<br><i>Loans Secured by Residential Property</i>                                                                               | 203                                                                   | 184.981         | 76.288     | 49.175                 | 77.767      | 66.261 | 22.618 |  |
| 6   | Kredit Beragun Properti Komersial<br><i>Loans Secured by Commercial Real Estate</i>                                                                        | 4.561                                                                 | 6.249           | -          | 716                    | -           | -      | -      |  |
| 7   | Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Loans</i>                                                                                               | -                                                                     | -               | -          | -                      | -           | -      | -      |  |
| 8   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and Retail Portfolio Receivables</i>                   | 1.152                                                                 | 497             | -          | 3.030                  | -           | 782    | -      |  |
| 9   | Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                   | 2.877                                                                 | 18.459          | 2.997      | 1.405                  | 4.260       | 19.236 | -      |  |
| 10  | Tagihan yang Telah Jatuh Tempo<br><i>Past Due Receivables</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 (jika ada)<br><i>Exposure in The Sharia Business Unit (if any)</i>                                                          | -                                                                     | -               | -          | -                      | -           | -      | -      |  |
|     | Jumlah<br><i>Total</i>                                                                                                                                     | 86.143                                                                | 254.375         | 81.062     | 64.906                 | 89.845      | 95.077 | 27.003 |  |

dalam jutaan Rupiah  
in million of Rupiah

|  | 31 Desember 2022<br>December 31, 2022                          |          |                  |        |                   |                    |         |        |         |                    |
|--|----------------------------------------------------------------|----------|------------------|--------|-------------------|--------------------|---------|--------|---------|--------------------|
|  | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |          |                  |        |                   |                    |         |        |         |                    |
|  | BOGOR                                                          | CIKARANG | DENPASAR<br>BALI | JAMBI  | KARET<br>SURABAYA | KARTINI<br>CIREBON | KENDARI | KUPANG | LAMPUNG | MAKASSAR<br>A YANI |
|  | (10)                                                           | (11)     | (12)             | (13)   | (14)              | (15)               | (16)    | (17)   | (18)    | (19)               |
|  | -                                                              | -        | -                | -      | -                 | -                  | -       | -      | -       | -                  |
|  | -                                                              | -        | -                | -      | -                 | -                  | -       | -      | -       | -                  |
|  | -                                                              | -        | -                | -      | -                 | -                  | -       | -      | -       | -                  |
|  | -                                                              | -        | -                | -      | -                 | -                  | -       | 250    | -       | -                  |
|  | 182.696                                                        | 193.803  | 27.369           | 81.542 | 26.778            | 3.528              | 27.073  | 6.974  | 29.778  | 145.983            |
|  | 1.374                                                          | -        | 817              | -      | 838               | 222                | 2.210   | 814    | -       | 313                |
|  | -                                                              | -        | -                | -      | -                 | -                  | -       | -      | -       | -                  |
|  | 2.283                                                          | 1.479    | 447              | -      | 1.827             | 2.706              | 554     | 1.035  | 1.841   | 170                |
|  | 2.914                                                          | 8.458    | 1.640            |        | 122.430           | 543                | -       | 6.215  | 485     | 533                |
|  | 630                                                            | 614      | 34               | 28     | 211               | 267                | 127     | 238    | -       | 505                |
|  | 21.728                                                         | 5.898    | 28.206           | 10.819 | 31.622            | 13.661             | 14.159  | 21.813 | 11.957  | 10.647             |
|  | -                                                              | -        | -                | -      | -                 | -                  | -       | -      | -       | -                  |
|  | 211.625                                                        | 210.252  | 58.513           | 92.389 | 183.705           | 20.927             | 44.123  | 37.339 | 44.061  | 158.150            |





**Tabel 2.1.a. Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual**

*Table 2.1.a. Disclosure of Net Receivables by Branch - Bank Individually*

| No  | Kategori Portofolio<br><i>Portfolio Category</i>                                                                                                           | 31 Desember 2022<br><i>December 31, 2022</i>                          |                 |         |              |           |                   |           |  |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|-----------------|---------|--------------|-----------|-------------------|-----------|--|
|     |                                                                                                                                                            | Tagihan Bersih Berdasarkan Cabang<br><i>Net Receivables by Branch</i> |                 |         |              |           |                   |           |  |
|     |                                                                                                                                                            | 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><i>Government Receivables</i>                                                                                                 | -                                                                     | -               | -       | -            | -         | -                 | -         |  |
| 2   | Tagihan kepada Entitas Sektor Publik<br><i>Public Sector Entities Receivables</i>                                                                          | -                                                                     | -               | -       | -            | -         | -                 | -         |  |
| 3   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Multilateral Development Banks and International Institutions Receivables</i> | -                                                                     | -               | -       | -            | -         | -                 | -         |  |
| 4   | Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                             | -                                                                     | -               | -       | -            | -         | -                 | -         |  |
| 5   | Kredit Beragun Rumah Tinggal<br><i>Loans Secured by Residential Property</i>                                                                               | 154.387                                                               | 42.683          | 137.710 | 53.061       | 127.665   | 38.828            | 156.967   |  |
| 6   | Kredit Beragun Properti Komersial<br><i>Loans Secured by Commercial Real Estate</i>                                                                        | -                                                                     | 304             | 2.990   | 1.134        | 4.336     | -                 | -         |  |
| 7   | Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Loans</i>                                                                                               | -                                                                     | -               | -       | -            | -         | -                 | -         |  |
| 8   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and Retail Portfolio Receivables</i>                   | 5.576                                                                 | 2.600           | 687     | 514          | 398       | -                 | 1.463     |  |
| 9   | Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                   | 14.881                                                                | 43.843          | 18.771  | 16.313       | -         | -                 | -         |  |
| 10  | Tagihan yang Telah Jatuh Tempo<br><i>Past Due Receivables</i>                                                                                              | 665                                                                   | 11              | 1.083   | 226          | 4         | 68                | -         |  |
| 11  | Aset Lainnya<br><i>Other Assets</i>                                                                                                                        | 11.194                                                                | 18.900          | 38.172  | 14.361       | 11.433    | 1.886             | 4.939     |  |
| 12  | Eksposur di Unit Usaha Syariah (jika ada)<br><i>Exposure in The Sharia Business Unit (if any)</i>                                                          | -                                                                     | -               | -       | -            | -         | -                 | -         |  |
|     | Jumlah<br><i>Total</i>                                                                                                                                     | 186.703                                                               | 108.341         | 199.413 | 85.609       | 143.835   | 40.782            | 163.369   |  |

dalam jutaan Rupiah  
in million of 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>JKT | SURYOPRANOTO | TERNATE | 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 2.2.a. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual**

Table 2.2.a. Disclosure of Net Receivables by Remaining Term of Contract - Bank Individually

| No  | Kategori Portofolio<br>Portfolio Category                                                                                                           | 31 Desember 2023<br>December 31, 2023                                                                 |                                                      |                                                       |                        |                                  |                 |  |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|------------------------------------------------------|-------------------------------------------------------|------------------------|----------------------------------|-----------------|--|
|     |                                                                                                                                                     | Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak<br>Net Receivables by Remaining Term of Contract |                                                      |                                                       |                        |                                  |                 |  |
|     |                                                                                                                                                     | ≤ 1 tahun<br>≤ 1 year                                                                                 | > 1 tahun s.d. ≤ 3 tahun<br>> 1 year up to ≤ 3 years | > 3 tahun s.d. ≤ 5 tahun<br>> 3 years up 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>Government Receivables                                                                                                 | 3.953.006                                                                                             | 528.089                                              | 324.113                                               | 333.746                | -                                | 5.138.954       |  |
| 2   | Tagihan kepada Entitas Sektor Publik<br>Public Sector Entities Receivables                                                                          | -                                                                                                     | -                                                    | -                                                     | 145.713                | -                                | 145.713         |  |
| 3   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Multilateral Development Banks and International Institutions Receivables | -                                                                                                     | -                                                    | -                                                     | -                      | -                                | -               |  |
| 4   | Tagihan kepada Bank<br>Bank Receivables                                                                                                             | 411.116                                                                                               | 85.723                                               | -                                                     | -                      | -                                | 496.839         |  |
| 5   | Kredit Beragun Rumah Tinggal<br>Loans Secured by Residential Property                                                                               | 18.856                                                                                                | 89.606                                               | 170.691                                               | 2.093.184              | -                                | 2.372.337       |  |
| 6   | Kredit Beragun Properti Komersial<br>Loans Secured by Commercial Real Estate                                                                        | 252                                                                                                   | 8.850                                                | 10.981                                                | 60.513                 | -                                | 80.596          |  |
| 7   | Kredit Pegawai/Pensiunan<br>Employee/Retirement Loans                                                                                               | -                                                                                                     | -                                                    | -                                                     | -                      | -                                | -               |  |
| 8   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Micro Business, Small Business, and Retail Portfolio Receivables                   | 61.211                                                                                                | 191.467                                              | 74.454                                                | 264.858                | -                                | 591.989         |  |
| 9   | Tagihan kepada Korporasi<br>Corporate Receivables                                                                                                   | 6.689.309                                                                                             | 2.531.406                                            | 1.295.740                                             | 1.115.861              | -                                | 11.632.317      |  |
| 10  | Tagihan yang Telah Jatuh Tempo<br>Past Due Receivables                                                                                              | 19.174                                                                                                | -                                                    | -                                                     | -                      | -                                | 19.174          |  |
| 11  | Aset Lainnya<br>Other Assets                                                                                                                        | -                                                                                                     | -                                                    | -                                                     | -                      | 4.280.449                        | 4.280.449       |  |
| 12  | Eksposur di Unit Usaha Syariah (jika ada)<br>Exposure in The Sharia Business Unit (if any)                                                          | -                                                                                                     | -                                                    | -                                                     | -                      | -                                | -               |  |
|     | Jumlah Total                                                                                                                                        | 11.152.924                                                                                            | 3.435.141                                            | 1.875.978                                             | 4.013.875              | 4.280.449                        | 24.758.367      |  |

dalam jutaan Rupiah  
in million of Rupiah

|  | 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. ≤ 3<br>tahun<br>> 1 year up to<br>≤ 3 years | > 3 tahun s.d. ≤ 5<br>tahun<br>> 3 years up<br>to ≤ 5 years | > 5 tahun<br>> 5 years | Nonkontraktual<br>Noncontractual | Jumlah<br>Total |
|  | (9)                                                                                                   | (10)                                                       | (11)                                                        | (12)                   | (13)                             | (14)            |
|  | 4.868.857                                                                                             | 1.043.195                                                  | 207.927                                                     | 497.735                | -                                | 6.617.714       |
|  | -                                                                                                     | -                                                          | -                                                           | 145.641                | -                                | 145.641         |
|  | -                                                                                                     | -                                                          | -                                                           | -                      | -                                | -               |
|  | 375.060                                                                                               | 158.542                                                    | -                                                           | -                      | -                                | 533.602         |
|  | 20.439                                                                                                | 62.355                                                     | 219.177                                                     | 2.294.356              | -                                | 2.596.327       |
|  | 173                                                                                                   | 6.321                                                      | 5.029                                                       | 32.191                 | -                                | 43.714          |
|  | -                                                                                                     | -                                                          | -                                                           | -                      | -                                | -               |
|  | 14.898                                                                                                | 15.952                                                     | 54.886                                                      | 138.169                | -                                | 223.904         |
|  | 3.196.689                                                                                             | 1.561.453                                                  | 1.814.035                                                   | 1.553.959              | -                                | 8.126.136       |
|  | 8.749                                                                                                 | -                                                          | -                                                           | -                      | -                                | 8.749           |
|  | -                                                                                                     | -                                                          | -                                                           | -                      | 4.704.592                        | 4.704.592       |
|  | -                                                                                                     | -                                                          | -                                                           | -                      | -                                | -               |
|  | 8.484.865                                                                                             | 2.847.819                                                  | 2.301.053                                                   | 4.662.051              | 4.704.592                        | 23.000.380      |

**Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual**

Table 2.3.a. Disclosure of Net Receivables Based on Economic Sector - Bank Individually

| No  | Sektor Ekonomi<br>Economic Sectors                                                                                                               | Tagihan kepada<br>Pemerintah<br>Government<br>Receivables | Tagihan kepada<br>Entitas Sektor<br>Publik<br>Public Sector<br>Entities<br>Receivables | Tagihan kepada<br>Bank<br>Pembangunan<br>Multilateral<br>dan Lembaga<br>Internasional<br>Multilateral<br>Development<br>Banks and<br>International<br>Institutions<br>Receivables | Tagihan kepada<br>Bank<br>Bank<br>Receivables | Kredit Beragun<br>Rumah Tinggal<br>Loans Secured<br>by Residential<br>Property |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|--------------------------------------------------------------------------------|
| (1) | (2)                                                                                                                                              | (3)                                                       | (4)                                                                                    | (5)                                                                                                                                                                               | (6)                                           | (7)                                                                            |
|     | 31 Desember 2023<br>December 31, 2023                                                                                                            |                                                           |                                                                                        |                                                                                                                                                                                   |                                               |                                                                                |
| 1   | Pertanian, Perburuan, dan<br>Kehutanan<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                                                                                                                       | -                                                         | 145.713                                                                                | -                                                                                                                                                                                 | -                                             | -                                                                              |
| 7   | Perdagangan Besar dan Eceran<br>Wholesale and Retail Trade                                                                                       | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |
| 8   | Penyediaan Akomodasi dan<br>Penyediaan Makan Minum<br>Accommodation and Food and<br>Beverage                                                     | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |
| 9   | Transportasi, Pergudangan, dan<br>Komunikasi<br>Transportation, Warehousing<br>and Communication                                                 | 159.040                                                   | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |
| 10  | Perantara Keuangan<br>Financial Intermediary                                                                                                     | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |
| 11  | Real Estate, Usaha Persewaan,<br>dan Jasa Perusahaan<br>Real Estate, Leasing Company,<br>and Company Services                                    | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |
| 12  | Administrasi Pemerintahan,<br>Pertahanan, dan Jaminan Sosial<br>Wajib<br>Government, Defense, and<br>Mandatory Social Security<br>Administration | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |



|  |                                                                                                   |                                                                              |                                                                                                                                                                   |                                                                 |                                                                         |                                     | dalam jutaan Rupiah<br>in million of 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/>Retirement<br/>Loans</i> | Tagihan kepada<br>Usaha Mikro,<br>Usaha Kecil, dan<br>Portofolio Ritel<br><i>Micro Business,<br/>Small Business,<br/>and Retail<br/>Portfolio<br/>Receivables</i> | Tagihan kepada<br>Korporasi<br><i>Corporate<br/>Receivables</i> | Tagihan yang<br>Telah Jatuh<br>Tempo<br><i>Past Due<br/>Receivables</i> | Aset Lainnya<br><i>Other Assets</i> | Eksposur di Unit<br>Usaha Syariah<br>(jika ada)<br><i>Exposure in the<br/>Sharia Business<br/>Unit (if any)</i> |
|  | (8)                                                                                               | (9)                                                                          | (10)                                                                                                                                                              | (11)                                                            | (12)                                                                    | (13)                                | (14)                                                                                                            |
|  | -                                                                                                 | -                                                                            | 737                                                                                                                                                               | 159.168                                                         | 67                                                                      | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 1.085                                                                                                                                                             | 8.948                                                           | 1                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 3.923                                                                                                                                                             | 1.157.246                                                       | -                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 20.369                                                                                                                                                            | 1.297.456                                                       | -                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 1.673                                                                                                                                                             | -                                                               | -                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 15.231                                                                                                                                                            | 14.691                                                          | -                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 54.085                                                                                                                                                            | 305.748                                                         | 55                                                                      | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 8.357                                                                                                                                                             | 794.890                                                         | 19                                                                      | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 7.485                                                                                                                                                             | 651.395                                                         | -                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 4.742                                                                                                                                                             | 26.950                                                          | -                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 453.474                                                                                                                                                           | 4.061.958                                                       | 1.188                                                                   | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 100                                                                                                                                                               | -                                                               | -                                                                       | -                                   | -                                                                                                               |



**Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual**

Table 2.3.a. Disclosure of Net Receivables Based on Economic Sector - Bank Individually

| No                                    | Sektor Ekonomi<br>Economic Sectors                                                                                                             | Tagihan kepada<br>Pemerintah<br>Government<br>Receivables | Tagihan kepada<br>Entitas Sektor<br>Publik<br>Public Sector<br>Entities<br>Receivables | Tagihan kepada<br>Bank<br>Pembangunan<br>Multilateral<br>dan Lembaga<br>Internasional<br>Multilateral<br>Development<br>Banks and<br>International<br>Institutions<br>Receivables | Tagihan kepada<br>Bank<br>Bank<br>Receivables | Kredit Beragun<br>Rumah Tinggal<br>Loans Secured<br>by Residential<br>Property |  |
|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|--------------------------------------------------------------------------------|--|
| (1)                                   | (2)                                                                                                                                            | (3)                                                       | (4)                                                                                    | (5)                                                                                                                                                                               | (6)                                           | (7)                                                                            |  |
| 31 Desember 2023<br>December 31, 2023 |                                                                                                                                                |                                                           |                                                                                        |                                                                                                                                                                                   |                                               |                                                                                |  |
| 13                                    | Jasa Pendidikan<br>Education                                                                                                                   | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 14                                    | Jasa Kesehatan dan Kegiatan Sosial<br>Health Services and Social Activities                                                                    | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 15                                    | Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya<br>Community, Socio-Cultural, Entertainment, and Other Individual Services | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 16                                    | Jasa Perorangan yang Melayani Rumah Tangga<br>Personal Service for Household                                                                   | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 17                                    | Badan Internasional dan Badan Ekstra Internasional Lainnya<br>International Agencies and Other Extra-International Agencies                    | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 18                                    | Kegiatan yang Belum Jelas Batasannya<br>Activities with Unclear Bound Areas                                                                    | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 19                                    | Rumah Tangga<br>Household                                                                                                                      | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | 2.372.337                                                                      |  |
| 20                                    | Bukan Lapangan Usaha<br>Non-Business Activities                                                                                                | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 21                                    | Lainnya<br>Others                                                                                                                              | 4.979.914                                                 | -                                                                                      | -                                                                                                                                                                                 | 496.839                                       | -                                                                              |  |
| Jumlah<br>Total                       |                                                                                                                                                | 5.138.954                                                 | 145.713                                                                                | -                                                                                                                                                                                 | 496.839                                       | 2.372.337                                                                      |  |

|  |                                                                                                   |                                                                              |                                                                                                                                                                   |                                                                 |                                                                         |                                     | dalam jutaan Rupiah<br>in million of 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/>Retirement<br/>Loans</i> | Tagihan kepada<br>Usaha Mikro,<br>Usaha Kecil, dan<br>Portofolio Ritel<br><i>Micro Business,<br/>Small Business,<br/>and Retail<br/>Portfolio<br/>Receivables</i> | Tagihan kepada<br>Korporasi<br><i>Corporate<br/>Receivables</i> | Tagihan yang<br>Telah Jatuh<br>Tempo<br><i>Past Due<br/>Receivables</i> | Aset Lainnya<br><i>Other Assets</i> | Eksposur di Unit<br>Usaha Syariah<br>(jika ada)<br><i>Exposure in The<br/>Sharia Business<br/>Unit (if any)</i> |
|  | (8)                                                                                               | (9)                                                                          | (10)                                                                                                                                                              | (11)                                                            | (12)                                                                    | (13)                                | (14)                                                                                                            |
|  | -                                                                                                 | -                                                                            | 1.298                                                                                                                                                             | -                                                               | -                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 2.029                                                                                                                                                             | -                                                               | -                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 3.848                                                                                                                                                             | 329.110                                                         | 11.596                                                                  | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 1.540                                                                                                                                                             | -                                                               | -                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | -                                                                                                                                                                 | -                                                               | -                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | -                                                                                                                                                                 | -                                                               | -                                                                       | -                                   | -                                                                                                               |
|  | 80.596                                                                                            | -                                                                            | 12.014                                                                                                                                                            | -                                                               | 6.247                                                                   | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | -                                                                                                                                                                 | -                                                               | -                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | -                                                                                                                                                                 | 2.824.756                                                       | -                                                                       | 4.280.449                           | -                                                                                                               |
|  | 80.596                                                                                            | -                                                                            | 591.989                                                                                                                                                           | 11.632.317                                                      | 19.174                                                                  | 4.280.449                           | -                                                                                                               |



**Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual**

Table 2.3.a. Disclosure of Net Receivables Based on Economic Sector - Bank Individually

| No  | Sektor Ekonomi<br>Economic Sectors                                                                                                               | Tagihan kepada<br>Pemerintah<br>Government<br>Receivables | Tagihan kepada<br>Entitas Sektor<br>Publik<br>Public Sector<br>Entities<br>Receivables | Tagihan kepada<br>Bank<br>Pembangunan<br>Multilateral<br>dan Lembaga<br>Internasional<br>Multilateral<br>Development<br>Banks and<br>International<br>Institutions<br>Receivables | Tagihan kepada<br>Bank<br>Bank<br>Receivables | 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>Kehutanan<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>Accommodation and Food and<br>Beverage                                                     | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 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, Leasing Company,<br>and Company Services                                    | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 12  | Administrasi Pemerintahan,<br>Pertahanan, dan Jaminan Sosial<br>Wajib<br>Government, Defense, and<br>Mandatory Social Security<br>Administration | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |

|  |                                                                                                   |                                                                              |                                                                                                                                                                   |                                                                 |                                                                         |                                     | dalam jutaan Rupiah<br>in million of 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/>Retirement<br/>Loans</i> | Tagihan kepada<br>Usaha Mikro,<br>Usaha Kecil, dan<br>Portofolio Ritel<br><i>Micro Business,<br/>Small Business,<br/>and Retail<br/>Portfolio<br/>Receivables</i> | Tagihan kepada<br>Korporasi<br><i>Corporate<br/>Receivables</i> | Tagihan yang<br>Telah Jatuh<br>Tempo<br><i>Past Due<br/>Receivables</i> | Aset Lainnya<br><i>Other Assets</i> | Eksposur di Unit<br>Usaha Syariah<br>(jika ada)<br><i>Exposure in The<br/>Sharia Business<br/>Unit (if any)</i> |
|  | (8)                                                                                               | (9)                                                                          | (10)                                                                                                                                                              | (11)                                                            | (12)                                                                    | (13)                                | (14)                                                                                                            |
|  | -                                                                                                 | -                                                                            | 248                                                                                                                                                               | -                                                               | -                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 111                                                                                                                                                               | 18.691                                                          | -                                                                       | -                                   | -                                                                                                               |
|  | -                                                                                                 | -                                                                            | 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**

Table 2.3.a. Disclosure of Net Receivables Based on Economic Sector - Bank Individually

| No                                    | Sektor Ekonomi<br>Economic Sectors                                                                                                             | Tagihan kepada<br>Pemerintah<br>Government<br>Receivables | Tagihan kepada<br>Entitas Sektor<br>Publik<br>Public Sector<br>Entities<br>Receivables | Tagihan kepada<br>Bank<br>Pembangunan<br>Multilateral<br>dan Lembaga<br>Internasional<br>Multilateral<br>Development<br>Banks and<br>International<br>Institutions<br>Receivables | Tagihan kepada<br>Bank<br>Bank<br>Receivables | 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                                                                                                                   | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 14                                    | Jasa Kesehatan dan Kegiatan Sosial<br>Health Services and Social Activities                                                                    | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 15                                    | Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya<br>Community, Socio-Cultural, Entertainment, and Other Individual Services | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 16                                    | Jasa Perorangan yang Melayani Rumah Tangga<br>Personal Service for Household                                                                   | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 17                                    | Badan Internasional dan Badan Ekstra Internasional Lainnya<br>International Agencies and Other Extra-International Agencies                    | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 18                                    | Kegiatan yang Belum Jelas Batasannya<br>Activities with Unclear Bound Areas                                                                    | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 19                                    | Rumah Tangga<br>Household                                                                                                                      | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | 2.596.327                                                                      |  |
| 20                                    | Bukan Lapangan Usaha<br>Non-Business Activities                                                                                                | -                                                         | -                                                                                      | -                                                                                                                                                                                 | -                                             | -                                                                              |  |
| 21                                    | Lainnya<br>Others                                                                                                                              | 6.409.788                                                 |                                                                                        |                                                                                                                                                                                   | 533.602                                       |                                                                                |  |
| Jumlah<br>Total                       |                                                                                                                                                | 6.617.714                                                 | 145.641                                                                                | -                                                                                                                                                                                 | 533.602                                       | 2.596.327                                                                      |  |

dalam jutaan Rupiah  
in million of Rupiah

|  | Kredit Beragun Properti Komersial<br><i>Loans Secured by Commercial Real Estate</i> | Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Loans</i> | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and Retail Portfolio Receivables</i> | Tagihan kepada Korporasi<br><i>Corporate Receivables</i> | Tagihan yang Telah Jatuh Tempo<br><i>Past Due Receivables</i> | Aset Lainnya<br><i>Other Assets</i> | Eksposur di Unit Usaha Syariah (jika ada)<br><i>Exposure in The Sharia Business Unit (if any)</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 2.4.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Cabang - Bank secara Individual**

Table 2.4.a. Disclosure of Receivables and Allowances Based on Branch - Bank Individually

| No  | Kategori Portofolio<br>Portfolio Category                                                                        | 31 Desember 2023<br>December 31, 2023                          |                 |            |                        |             |        |        |  |
|-----|------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-----------------|------------|------------------------|-------------|--------|--------|--|
|     |                                                                                                                  | 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>Receivables                                                                                           | 14.385                                                         | 1.441.339       | 72.066     | 49.004                 | 78.139      | 78.461 | 25.384 |  |
| 2   | Tagihan yang Mengalami Penurunan Nilai<br>Impaired Receivables                                                   | -                                                              | -               | -          | -                      | -           | -      | -      |  |
|     | a. Belum Jatuh Tempo<br>Outstanding                                                                              | -                                                              | 89              | 5.552      | 2.646                  | 13.977      | 9.674  | 4.343  |  |
|     | b. Sudah Jatuh Tempo<br>Mature                                                                                   | 3.500                                                          | -               | -          | -                      | -           | -      | 4.246  |  |
| 3   | Cadangan Kerugian Penurunan Nilai (CKPN) - Individual<br>Allowance for Impairment Losses (CKPN) - Individual     | 3.500                                                          | 2               | 341        | 560                    | 3.004       | 4.786  | 5.166  |  |
| 4   | Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif *)<br>Allowance for Impairment Losses (CKPN) - Collective *) | 849                                                            | 1.863           | 265        | 1.177                  | 99          | 450    | 211    |  |
| 5   | Tagihan yang Dihapus Buku<br>Write off Receivable                                                                | -                                                              | -               | -          | -                      | -           | -      | -      |  |

| No  | Kategori Portofolio<br>Portfolio Category                                                                        | MATRAMAN | MEDAN<br>PEMUDA | MELAWAI | P. JAYAKARTA | PALEMBANG | PANGKAL<br>PINANG | PEKANBARU |  |
|-----|------------------------------------------------------------------------------------------------------------------|----------|-----------------|---------|--------------|-----------|-------------------|-----------|--|
| (1) | (2)                                                                                                              | (3)      | (4)             | (5)     | (6)          | (7)       | (8)               | (9)       |  |
| 1   | Tagihan<br>Receivables                                                                                           | 157.075  | 242.926         | 148.033 | 69.432       | 125.235   | 35.404            | 147.714   |  |
| 2   | Tagihan yang Mengalami Penurunan Nilai<br>Impaired Receivables                                                   | -        | -               | -       | -            | -         | -                 | -         |  |
|     | a. Belum Jatuh Tempo<br>Outstanding                                                                              | 8.213    | 6.480           | 7.553   | 1.510        | 23.151    | 2.164             | 25.196    |  |
|     | b. Sudah Jatuh Tempo<br>Mature                                                                                   | 162      | 871             | 694     | -            | -         | -                 | 140       |  |
| 3   | Cadangan Kerugian Penurunan Nilai (CKPN) - Individual<br>Allowance for Impairment Losses (CKPN) - Individual     | 1.485    | 2.653           | 2.013   | 12           | 9.719     | 199               | 6.331     |  |
| 4   | Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif *)<br>Allowance for Impairment Losses (CKPN) - Collective *) | 1.088    | 1.944           | 3.126   | 648          | 327       | 106               | 434       |  |
| 5   | Tagihan yang Dihapus Buku<br>Write off Receivable                                                                |          |                 |         |              |           |                   |           |  |

\*) 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 of Rupiah

|  | 31 Desember 2023<br>December 31, 2023                          |           |                  |                        |                   |                    |              |         |            |                    |
|--|----------------------------------------------------------------|-----------|------------------|------------------------|-------------------|--------------------|--------------|---------|------------|--------------------|
|  | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |           |                  |                        |                   |                    |              |         |            |                    |
|  | BOGOR                                                          | CIKARANG  | DENPASAR<br>BALI | JAMBI                  | KARET<br>SURABAYA | KARTINI<br>CIREBON | KENDARI      | KUPANG  | LAMPUNG    | MAKASSAR<br>A YANI |
|  | (10)                                                           | (11)      | (12)             | (13)                   | (14)              | (15)               | (16)         | (17)    | (18)       | (19)               |
|  | 187.924                                                        | 198.945   | 31.090           | 77.072                 | 134.680           | 7.383              | 28.013       | 15.969  | 29.917     | 147.818            |
|  | -                                                              | -         | -                | -                      | -                 | -                  | -            | -       | -          | -                  |
|  | 43.443                                                         | 29.990    | 5.625            | 18.050                 | 2.739             | 502                | 2.628        | 673     | 4.041      | 17.453             |
|  | 3.702                                                          | -         | 2.412            | 175                    | 39.787            | 70                 | -            | -       | -          | 11.430             |
|  | 18.119                                                         | 11.055    | 6.578            | 7.715                  | 16.308            | 440                | 609          | 109     | 444        | 14.607             |
|  | 2.300                                                          | 1.686     | 714              | 257                    | 1.205             | 613                | 467          | 735     | 250        | 1.280              |
|  | -                                                              | -         | -                | -                      | -                 | -                  | -            | -       | -          | -                  |
|  | PONTIANAK                                                      | SAMARINDA | SAMRAT<br>MANADO | SEMARANG<br>PANDANARAN | SOLO              | SUDIRMAN<br>JKT    | SURYOPRANOTO | TERNATE | Total      |                    |
|  | (10)                                                           | (11)      | (12)             | (13)                   | (14)              | (15)               | (16)         | (17)    | (18)       |                    |
|  | 105.766                                                        | 31.241    | 182.364          | 26.555                 | 38.932            | 8.012.095          | 205.181      | 1.829   | 12.147.369 |                    |
|  | -                                                              | -         | -                | -                      | -                 | -                  | -            | -       | -          |                    |
|  | 6.011                                                          | -         | 48.797           | 663                    | 215               | 3.528.696          | 840          | -       | 3.820.916  |                    |
|  | -                                                              | -         | 395              | -                      | -                 | 44.531             | 3.194        | 14      | 115.322    |                    |
|  | 3.070                                                          | -         | 16.037           | 9                      | 3                 | 296.730            | 3.210        | 14      | 434.830    |                    |
|  | 373                                                            | 197       | 1.426            | 473                    | 157               | 46.332             | 4.633        | 118     | 75.806     |                    |

\*) 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**

Table 2.4.a. Disclosure of Receivables and Allowances Based on Branch - Bank Individually

| 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>Receivables                                                                                                 | 13.555                                                         | 210.538         | 79.430     | 55.957                 | 83.857      | 90.186 | 27.278 |  |
| 2   | Tagihan yang Mengalami Penurunan<br>Nilai<br>Impaired Receivables                                                      |                                                                |                 |            |                        |             |        |        |  |
| a.  | Belum Jatuh Tempo<br>Outstanding                                                                                       | -                                                              | 98              | 6.050      | 3.126                  | 15.035      | 10.884 | 4.622  |  |
| b.  | Sudah Jatuh Tempo<br>Mature                                                                                            | 3.500                                                          | -               | -          | 222                    | -           | -      | 4.246  |  |
| 3   | Cadangan Kerugian Penurunan Nilai<br>(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 Nilai<br>(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>Write off Receivable                                                                      | -                                                              | -               | -          | -                      | -           | -      | -      |  |

| No  | Kategori Portofolio<br>Portfolio Category                                                                              | MATRAMAN | MEDAN<br>PEMUDA | MELAWAI | P. JAYAKARTA | PALEMBANG | PANGKAL<br>PINANG | PEKANBARU |  |
|-----|------------------------------------------------------------------------------------------------------------------------|----------|-----------------|---------|--------------|-----------|-------------------|-----------|--|
| (1) | (2)                                                                                                                    | (3)      | (4)             | (5)     | (6)          | (7)       | (8)               | (9)       |  |
| 1   | Tagihan<br>Receivables                                                                                                 | 177.122  | 92.348          | 164.617 | 74.425       | 140.670   | 39.047            | 162.380   |  |
| 2   | Tagihan yang Mengalami Penurunan<br>Nilai<br>Impaired Receivables                                                      |          |                 |         |              |           |                   |           |  |
| a.  | Belum Jatuh Tempo<br>Outstanding                                                                                       | 9.236    | 7.188           | 8.671   | 881          | 27.518    | 2.594             | 27.666    |  |
| b.  | Sudah Jatuh Tempo<br>Mature                                                                                            | 162      | 875             | 694     | 2.986        | -         | -                 | -         |  |
| 3   | Cadangan Kerugian Penurunan Nilai<br>(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 Nilai<br>(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>Write off Receivable                                                                      | -        | -               | -       | -            | -         | -                 | -         |  |

\*) 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<br>in million of Rupiah                    |           |           |                  |                        |                   |                    |              |         |            |                    |
|----------------------------------------------------------------|-----------|-----------|------------------|------------------------|-------------------|--------------------|--------------|---------|------------|--------------------|
| 31 Desember 2022<br>December 31, 2022                          |           |           |                  |                        |                   |                    |              |         |            |                    |
| Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |           |           |                  |                        |                   |                    |              |         |            |                    |
|                                                                | BOGOR     | CIKARANG  | DENPASAR<br>BALI | JAMBI                  | KARET<br>SURABAYA | KARTINI<br>CIREBON | KENDARI      | KUPANG  | LAMPUNG    | MAKASSAR<br>A 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              |
|                                                                | -         | -         | -                | -                      | -                 | -                  | -            | -       | -          | -                  |
|                                                                | PONTIANAK | SAMARINDA | SAMRAT<br>MANADO | SEMARANG<br>PANDANARAN | SOLO              | SUDIRMAN<br>JKT    | SURYOPRANOTO | TERNATE | Total      |                    |
|                                                                | (10)      | (11)      | (12)             | (13)                   | (14)              | (15)               | (16)         | (17)    | (18)       |                    |
|                                                                | 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 2.5.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual**

*Table 2.5.a. Disclosure of Receivables and Allowances Based on Economic Sector - Bank Individually*

| No  | Sektor Ekonomi *)<br><i>Economic Sectors *)</i>                                                                                                 | Tagihan **)<br><i>Receivables **)</i> |  |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|--|
| (1) | (2)                                                                                                                                             | (3)                                   |  |
|     | 31 Desember 2023<br><i>December 31, 2023</i>                                                                                                    |                                       |  |
| 1   | Pertanian, Perburuan, dan Kehutanan<br><i>Agriculture, Hunting, and Forestry</i>                                                                | 159.965                               |  |
| 2   | Perikanan<br><i>Fishery</i>                                                                                                                     | 13.363                                |  |
| 3   | Pertambangan dan Penggalian<br><i>Mining and Excavation</i>                                                                                     | 1.164.700                             |  |
| 4   | Industri Pengolahan<br><i>Industry Processing</i>                                                                                               | 1.322.435                             |  |
| 5   | Listrik, Gas, dan Air<br><i>Electricity, Gas, and Water</i>                                                                                     | 1.669                                 |  |
| 6   | Konstruksi<br><i>Construction</i>                                                                                                               | 212.069                               |  |
| 7   | Perdagangan Besar dan Eceran<br><i>Wholesale and Retail Trade</i>                                                                               | 372.514                               |  |
| 8   | Penyediaan Akomodasi dan Penyediaan Makan Minum<br><i>Accommodation and Food and Beverages</i>                                                  | 656.239                               |  |
| 9   | Transportasi, Pergudangan, dan Komunikasi<br><i>Transportation, Warehousing, and Communication</i>                                              | 871.687                               |  |
| 10  | Perantara Keuangan<br><i>Intermediary Finance</i>                                                                                               | 31.649                                |  |
| 11  | Real Estate, Usaha Persewaan, dan Jasa Perusahaan<br><i>Real Estate, Leasing Company and Company Services</i>                                   | 4.481.293                             |  |
| 12  | Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib<br><i>Government, Defense, and Mandatory Social Security Administration</i>     | 99                                    |  |
| 13  | Jasa Pendidikan<br><i>Education</i>                                                                                                             | 1.483                                 |  |
| 14  | Jasa Kesehatan dan Kegiatan Sosial<br><i>Health Services and Social Activities</i>                                                              | 2.060                                 |  |
| 15  | Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya<br><i>Society, Socio-Cultural, Entertainment, Other Individual Services</i> | 306.155                               |  |
| 16  | Jasa Perorangan yang Melayani Rumah Tangga<br><i>Personal Service for Household</i>                                                             | 1.342                                 |  |
| 17  | Badan Internasional dan Badan Ekstra Internasional Lainnya<br><i>International Agencies and Other Extra-International Agencies</i>              | -                                     |  |
| 18  | Kegiatan yang Belum Jelas Batasannya<br><i>Activities with Unclear Bound Areas</i>                                                              | -                                     |  |
| 19  | Rumah Tangga<br><i>Household</i>                                                                                                                | 2.548.648                             |  |
| 20  | Bukan Lapangan Usaha<br><i>Non-Business Activities</i>                                                                                          | -                                     |  |
|     | Jumlah<br><i>Total</i>                                                                                                                          | 12.147.369                            |  |

\*) 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).

dalam jutaan Rupiah  
in million of Rupiah

|           | Tagihan yang Mengalami Penurunan Nilai<br><i>Impaired Receivables</i> |                                     | Cadangan Kerugian<br>Penurunan Nilai (CKPN)-<br>Individual ***)<br><i>Allowance for<br/>Impairment Losses<br/>(CKPN) - Individual ***)</i> | Cadangan Kerugian<br>Penurunan Nilai<br>(CKPN)-Kolektif ***)<br><i>Allowance for<br/>Impairment Losses<br/>(CKPN) - Collectives ***)</i> | Tagihan yang<br>Dihapus Buku<br><i>Write off Receivable</i> |
|-----------|-----------------------------------------------------------------------|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
|           | Belum Jatuh Tempo<br><i>Undue</i>                                     | Telah Jatuh Tempo<br><i>Overdue</i> |                                                                                                                                            |                                                                                                                                          |                                                             |
|           | (4)                                                                   | (5)                                 | (6)                                                                                                                                        | (7)                                                                                                                                      | (8)                                                         |
| -         |                                                                       | 694                                 | 694                                                                                                                                        | 1.176                                                                                                                                    | -                                                           |
| 11.159    |                                                                       | -                                   | 3.290                                                                                                                                      | 101                                                                                                                                      | -                                                           |
| -         |                                                                       | 32.768                              | 7.158                                                                                                                                      | 7.989                                                                                                                                    | -                                                           |
| 430.441   |                                                                       | 191                                 | 8.249                                                                                                                                      | 12.813                                                                                                                                   | -                                                           |
| -         |                                                                       | -                                   | -                                                                                                                                          | 51                                                                                                                                       | -                                                           |
| 20.990    |                                                                       | 24.515                              | 36.220                                                                                                                                     | 2.598                                                                                                                                    | -                                                           |
| 1.902     |                                                                       | 8.765                               | 10.667                                                                                                                                     | 8.288                                                                                                                                    | -                                                           |
| 582.220   |                                                                       | 479                                 | 118.416                                                                                                                                    | 1.039                                                                                                                                    | -                                                           |
| 12.594    |                                                                       | 44.066                              | 56.660                                                                                                                                     | 2.562                                                                                                                                    | -                                                           |
| -         |                                                                       | -                                   | -                                                                                                                                          | 312                                                                                                                                      | -                                                           |
| 2.246.121 |                                                                       | 3.646                               | 85.724                                                                                                                                     | 6.271                                                                                                                                    | -                                                           |
| -         |                                                                       | -                                   | -                                                                                                                                          | 11                                                                                                                                       | -                                                           |
| 192       |                                                                       | -                                   | 192                                                                                                                                        | 83                                                                                                                                       | -                                                           |
| -         |                                                                       | -                                   | -                                                                                                                                          | 99                                                                                                                                       | -                                                           |
| 230.157   |                                                                       | 168                                 | 21.686                                                                                                                                     | 10.298                                                                                                                                   | -                                                           |
| -         |                                                                       | -                                   | -                                                                                                                                          | 13                                                                                                                                       | -                                                           |
| -         |                                                                       | -                                   | -                                                                                                                                          | -                                                                                                                                        | -                                                           |
| -         |                                                                       | -                                   | -                                                                                                                                          | -                                                                                                                                        | -                                                           |
| 285.140   |                                                                       | 30                                  | 85.873                                                                                                                                     | 22.101                                                                                                                                   | -                                                           |
| -         |                                                                       | -                                   | -                                                                                                                                          | -                                                                                                                                        | -                                                           |
| 3.820.916 |                                                                       | 115.322                             | 434.830                                                                                                                                    | 75.806                                                                                                                                   | -                                                           |

\*) The disclosed sectors are those with material nominal values/balances. For sectors that are not material, they are combined into one with the name of other sectors and explained to stakeholders.

\*\*) Gross receivables (before deduction of CKPN).

\*\*\*) Allowance for impairment losses (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 of Credit (without collectability 1).



**Tabel 2.5.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual**

Table 2.5.a. Disclosure of Receivables and Allowances Based on Economic Setor - Bank Individually

| No  | Sektor Ekonomi *)<br>Economic Sectors *)                                                                                                 | Tagihan **)<br>Receivables **) |  |
|-----|------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--|
| (1) | (2)                                                                                                                                      | (3)                            |  |
|     | 31 Desember 2022<br>December 31, 2022                                                                                                    |                                |  |
| 1   | Pertanian, Perburuan, dan Kehutanan<br>Agriculture, Hunting, and Forestry                                                                | 27.495                         |  |
| 2   | Perikanan<br>Fishery                                                                                                                     | 37.178                         |  |
| 3   | Pertambangan dan Penggalian<br>Mining and Excavation                                                                                     | 459.149                        |  |
| 4   | Industri Pengolahan<br>Industry Processing                                                                                               | 1.127.620                      |  |
| 5   | Listrik, Gas, dan Air<br>Electricity, Gas, and Water                                                                                     | 211                            |  |
| 6   | Konstruksi<br>Construction                                                                                                               | 1.140.887                      |  |
| 7   | Perdagangan Besar dan Eceran<br>Wholesale and Retail Trade                                                                               | 452.642                        |  |
| 8   | Penyediaan Akomodasi dan Penyediaan Makan Minum<br>Accommodation and Food and Beverages                                                  | 1.027.291                      |  |
| 9   | Transportasi, Pergudangan, dan Komunikasi<br>Transportation, Warehousing, and Communication                                              | 775.455                        |  |
| 10  | Perantara Keuangan<br>Intermediary Finance                                                                                               | 21.422                         |  |
| 11  | Real Estate, Usaha Persewaan, dan Jasa Perusahaan<br>Real Estate, Leasing Company and Company Services                                   | 2.895.999                      |  |
| 12  | Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib<br>Government, Defense, and Mandatory Social Security Administration     | 104                            |  |
| 13  | Jasa Pendidikan<br>Education                                                                                                             | 9.146                          |  |
| 14  | Jasa Kesehatan dan Kegiatan Sosial<br>Health Services and Social Activities                                                              | 172.910                        |  |
| 15  | Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya<br>Society, Socio-Cultural, Entertainment, Other Individual Services | 329.234                        |  |
| 16  | Jasa Perorangan yang Melayani Rumah Tangga<br>Personal Service for Household                                                             | 221                            |  |
| 17  | Badan Internasional dan Badan Ekstra Internasional Lainnya<br>International Agencies and Other Extra-International Agencies              | -                              |  |
| 18  | Kegiatan yang Belum Jelas Batasannya<br>Activities with Unclear Bound Areas                                                              | -                              |  |
| 19  | Rumah Tangga<br>Household                                                                                                                | 3.003.008                      |  |
| 20  | Bukan Lapangan Usaha<br>Non-Business Activities                                                                                          | -                              |  |
|     | Jumlah<br>Total                                                                                                                          | 11.479.973                     |  |

\*) 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).

dalam jutaan Rupiah  
in million of Rupiah

|  | Tagihan yang Mengalami Penurunan Nilai<br><i>Impaired Receivables</i> |                                     | Cadangan Kerugian<br>Penurunan Nilai (CKPN)-<br>Individual ***)<br><i>Allowance for<br/>Impairment Losses<br/>(CKPN) - Individual ***)</i> | Cadangan Kerugian<br>Penurunan Nilai<br>(CKPN)-Kolektif ***)<br><i>Allowance for<br/>Impairment Losses<br/>(CKPN) - Collectives ***)</i> | Tagihan yang<br>Dihapus Buku<br><i>Write off Receivable</i> |
|--|-----------------------------------------------------------------------|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
|  | Belum Jatuh Tempo<br><i>Undue</i>                                     | Telah Jatuh Tempo<br><i>Overdue</i> |                                                                                                                                            |                                                                                                                                          |                                                             |
|  | (4)                                                                   | (5)                                 | (6)                                                                                                                                        | (7)                                                                                                                                      | (8)                                                         |
|  | -                                                                     | 694                                 | 694                                                                                                                                        | 16.102                                                                                                                                   | -                                                           |
|  | -                                                                     | -                                   | -                                                                                                                                          | 1.852                                                                                                                                    | -                                                           |
|  | 33.163                                                                | 2.986                               | 10.320                                                                                                                                     | 2.612                                                                                                                                    | -                                                           |
|  | 37.206                                                                | 40.679                              | 77.939                                                                                                                                     | 27.191                                                                                                                                   | -                                                           |
|  | -                                                                     | -                                   | -                                                                                                                                          | 53                                                                                                                                       | -                                                           |
|  | 74.885                                                                | 50.488                              | 84.305                                                                                                                                     | 11.722                                                                                                                                   | -                                                           |
|  | 4.001                                                                 | 9.084                               | 13.096                                                                                                                                     | 29.073                                                                                                                                   | 3.485                                                       |
|  | 598.678                                                               | 2.413                               | 54.125                                                                                                                                     | 41.044                                                                                                                                   | -                                                           |
|  | 111.854                                                               | 14                                  | 105.742                                                                                                                                    | 2.449                                                                                                                                    | -                                                           |
|  | -                                                                     | -                                   | -                                                                                                                                          | 171                                                                                                                                      | -                                                           |
|  | 838.354                                                               | 22.204                              | 51.316                                                                                                                                     | 33.008                                                                                                                                   | -                                                           |
|  | -                                                                     | -                                   | -                                                                                                                                          | 1                                                                                                                                        | -                                                           |
|  | 192                                                                   | -                                   | 192                                                                                                                                        | 102                                                                                                                                      | -                                                           |
|  | -                                                                     | 171.714                             | 53.291                                                                                                                                     | 254                                                                                                                                      | -                                                           |
|  | 115                                                                   | 168                                 | 338                                                                                                                                        | 6.270                                                                                                                                    | -                                                           |
|  | -                                                                     | -                                   | -                                                                                                                                          | 46                                                                                                                                       | -                                                           |
|  | -                                                                     | -                                   | -                                                                                                                                          | -                                                                                                                                        | -                                                           |
|  | -                                                                     | -                                   | -                                                                                                                                          | -                                                                                                                                        | -                                                           |
|  | 8.303                                                                 | -                                   | 8.336                                                                                                                                      | 31.424                                                                                                                                   | -                                                           |
|  | -                                                                     | -                                   | -                                                                                                                                          | -                                                                                                                                        | -                                                           |
|  | 1.706.752                                                             | 300.445                             | 459.694                                                                                                                                    | 203.374                                                                                                                                  | 3.485                                                       |

\*) The disclosed sectors are those with material nominal values/balances. For sectors that are not material, they are combined into one with the name of other sectors and explained to stakeholders.

\*\*) Gross receivables (before deduction of CKPN).

\*\*\*) Allowance for impairment losses (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 of Credit (without collectability 1).





**Tabel 2.6.a. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual**

dalam jutaan Rupiah  
in million of Rupiah

*Tabel 2.6.a. Disclosure of Movement Details of Allowance for Impairment Losses - Bank Individually*

| No  | Keterangan<br>Description                                                                                                            | 31 Desember 2023<br>December 31, 2023 |                                  | 31 Desember 2022<br>December 31, 2022 |                                  |
|-----|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------|---------------------------------------|----------------------------------|
|     |                                                                                                                                      | CKPN Individual<br>Individual CKPN    | CKPN Kolektif<br>Collective CKPN | CKPN Individual<br>Individual CKPN    | CKPN Kolektif<br>Collective CKPN |
| (1) | (2)                                                                                                                                  | (3)                                   |                                  | (4)                                   | (5)                              |
| 1   | Saldo Awal CKPN<br>CKPN Beginning Balance                                                                                            | 384.173                               | 140.414                          | 448.820                               | 214.248                          |
| 2   | Pembentukan (Pemulihan) CKPN pada Periode Berjalan (Net)<br>Establishment (Recovery) of CKPN in Current Period (Net)                 | 50.658                                | (64.609)                         | (104.418)                             | (34.063)                         |
|     | 2.a Pembentukan CKPN pada Periode Berjalan<br>2.a Establishment of CKPN in the Current Period                                        | 125.136                               | 55.033                           | 69.995                                | 98.429                           |
|     | 2.b Pemulihan CKPN pada Periode Berjalan<br>2.b Recovery of CKPN in the Current Period                                               | 37.424                                | 106.240                          | 81.811                                | 106.592                          |
| 3   | CKPN yang Digunakan untuk Melakukan Hapus Buku Atas Tagihan pada Periode Berjalan<br>Impairment Provision for Write Off Current Year | 37.054                                | 13.402                           | 92.602                                | 25.901                           |
| 4   | Pembentukan (pemulihan) lainnya pada periode berjalan *)<br>Other formation (recovery) in current period *)                          | -                                     | -                                | -                                     | -                                |
|     | Saldo Akhir CKPN **)<br>CKPN Ending Balance **)                                                                                      | 434.830                               | 75.806                           | 344.402                               | 180.185                          |

\*) 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

\*) Includes exchange differences due to foreign currency translation and recognition of interest income on the non-impaired portion of impaired loans

\*\*) Excludes CKPN from Administrative Account transactions





**Tabel 3.1.a. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual**

Table 3.1.a. Disclosure of Net Receivables Based on Portfolio Category and Rating Scale - Bank Individually

| 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 Rating                             | 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 Baa3              | Ba1 s.d Ba3              |
|     |                                                                                                                                                                 | PT Fitch Ratings<br>Indonesia            | AAA (idn)                                    | AA+(idn) s.d<br>AA-(idn) | A+(idn) s.d.<br>A-(idn) | BBB+(idn) s.d<br>BBB-(idn) | BB+(idn) s.d<br>BB-(idn) |
|     |                                                                                                                                                                 | PT ICRA<br>Indonesia                     | [Idr]AAA                                     | [Idr]AA+ s.d<br>[Idr]AA- | [Idr]A+ s.d<br>[Idr]A-  | [Idr]BBB+ s.d<br>[Idr]BBB- | [Idr]BB+ s.d<br>[Idr]BB- |
|     |                                                                                                                                                                 | PT Pemeringkat<br>Efek Indonesia         | idAAA                                        | idAA+ s.d<br>idAA-       | idA+ s.d id A-          | id BBB+ s.d id<br>BBB-     | id BB+ s.d id<br>BB-     |
| (1) | (2)                                                                                                                                                             | (3)                                      | (4)                                          | (5)                      | (6)                     | (7)                        | (8)                      |
|     | 31 Desember 2023<br>December 31, 2023                                                                                                                           |                                          |                                              |                          |                         |                            |                          |
| 1   | Tagihan kepada Pemerintah<br>Government Receivables                                                                                                             | -                                        | -                                            | -                        | -                       | -                          | -                        |
| 2   | Tagihan kepada Entitas Sektor<br>Publik<br>Public Sector Entities Receivables                                                                                   | -                                        | -                                            | -                        | -                       | -                          | -                        |
| 3   | Tagihan kepada Bank<br>Pembangunan Multilateral dan<br>Lembaga Internasional<br>Multilateral Development Banks<br>and International Institutions<br>Receivables | -                                        | -                                            | -                        | -                       | -                          | -                        |
| 4   | Tagihan kepada Bank<br>Bank Receivables                                                                                                                         | -                                        | 475.987                                      | -                        | -                       | -                          | -                        |
| 5   | Kredit Beragun Rumah Tinggal<br>Loans Secured by Residential<br>Property                                                                                        | -                                        | -                                            | -                        | -                       | -                          | -                        |
| 6   | Kredit Beragun Properti Komersial<br>Loans Secured by Commercial<br>Real Estate                                                                                 | -                                        | -                                            | -                        | -                       | -                          | -                        |
| 7   | Kredit Pegawai/Pensiunan<br>Employee/Retirement Loans                                                                                                           | -                                        | -                                            | -                        | -                       | -                          | -                        |
| 8   | Tagihan kepada Usaha Mikro,<br>Usaha Kecil, dan Portofolio Ritel<br>Micro Business, Small Business,<br>and Retail Portfolio Receivables                         | -                                        | -                                            | -                        | -                       | -                          | -                        |
| 9   | Tagihan kepada Korporasi<br>Corporate Receivables                                                                                                               | -                                        | 2.019.675                                    | -                        | 542.511                 | -                          | -                        |
| 10  | Tagihan yang Telah Jatuh Tempo<br>Past Due Receivables                                                                                                          | -                                        | -                                            | -                        | -                       | -                          | -                        |
| 11  | Aset Lainnya<br>Other Assets                                                                                                                                    | -                                        | -                                            | -                        | -                       | -                          | -                        |
| 12  | Eksposur di Unit Usaha Syariah<br>(jika ada)<br>Exposure in The Sharia Business<br>Unit (if any)                                                                | -                                        | -                                            | -                        | -                       | -                          | -                        |
|     | Jumlah<br>Total                                                                                                                                                 | -                                        | 2.495.662                                    | -                        | 542.511                 | -                          | -                        |

dalam jutaan Rupiah  
in million of Rupiah

| Tagihan Bersih<br>Net Receivables |                                              |                    |                                              |                      |                       |                    |                               |                 |
|-----------------------------------|----------------------------------------------|--------------------|----------------------------------------------|----------------------|-----------------------|--------------------|-------------------------------|-----------------|
|                                   | 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-                                    | Less Than B-       | A-1                                          | A-2                  | A-3                   | Less Than A-3      |                               |                 |
|                                   | B+ s.d B-                                    | Less Than B-       | F1+ s.d F1                                   | F2                   | F3                    | Less Than F3       |                               |                 |
|                                   | B1 s.d B3                                    | Less Than B3       | P-1                                          | P-2                  | P-3                   | Less Than P-3      |                               |                 |
|                                   | B+(idn) s.d B-(idn)                          | Less Than B-(idn)  | F1+(idn) s.d F1(idn)                         | F2(idn)              | F3(idn)               | Less Than F3(idn)  |                               |                 |
|                                   | [Idr]B+ s.d [Idr]B-                          | Less Than [Idr] B- | [Idr]A1+ s.d [Idr]A1                         | [Idr]A2+ s.d [Idr]A2 | [Idr]A3+ s.d [Idr] A3 | Less Than [Idr] A3 |                               |                 |
|                                   | id B+ s.d id B-                              | Less Than idB-     | idA1                                         | idA2                 | idA3 s.d id A4        | Less Than idA4     |                               |                 |
|                                   | (9)                                          | (10)               | (11)                                         | (12)                 | (13)                  | (14)               | (15)                          | (16)            |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | 5.138.954                     | 5.138.954       |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | 145.713                       | 145.713         |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | -                             | -               |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | 20.851                        | 496.839         |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | 2.372.337                     | 2.372.337       |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | 80.596                        | 80.596          |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | -                             | -               |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | 591.989                       | 591.989         |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | 9.070.130                     | 11.632.316      |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | 19.174                        | 19.174          |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | 4.280.449                     | 4.280.449       |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | -                             | -               |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | 21.720.193                    | 24.758.367      |



**Tabel 3.1.a. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual**

Table 3.1.a. Disclosure of Net Receivables Based on Portfolio Category and Rating Scale - Bank Individually

| 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 Rating                             | 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 Baa3              | Ba1 s.d Ba3              |
|     |                                                                                                                                                                 | PT Fitch Ratings<br>Indonesia            | AAA (idn)                                    | AA+(idn) s.d<br>AA-(idn) | A+(idn) s.d<br>A-(idn) | BBB+(idn) s.d<br>BBB-(idn) | BB+(idn) s.d<br>BB-(idn) |
|     |                                                                                                                                                                 | PT ICRA<br>Indonesia                     | [Idr]AAA                                     | [Idr]AA+ s.d<br>[Idr]AA- | [Idr]A+ s.d<br>[Idr]A- | [Idr]BBB+ s.d<br>[Idr]BBB- | [Idr]BB+ s.d<br>[Idr]BB- |
|     |                                                                                                                                                                 | PT Pemeringkat<br>Efek Indonesia         | idAAA                                        | idAA+ s.d<br>idAA-       | idA+ s.d id A-         | id BBB+ s.d id<br>BBB-     | id BB+ s.d id<br>BB-     |
| (1) | (2)                                                                                                                                                             | (3)                                      | (4)                                          | (5)                      | (6)                    | (7)                        | (8)                      |
|     | 31 Desember 2022<br>December 31, 2022                                                                                                                           |                                          |                                              |                          |                        |                            |                          |
| 1   | Tagihan kepada Pemerintah<br>Government Receivables                                                                                                             | -                                        | -                                            | -                        | -                      | -                          | -                        |
| 2   | Tagihan kepada Entitas Sektor<br>Publik<br>Public Sector Entities Receivables                                                                                   | -                                        | -                                            | -                        | -                      | -                          | -                        |
| 3   | Tagihan kepada Bank<br>Pembangunan Multilateral dan<br>Lembaga Internasional<br>Multilateral Development Banks<br>and International Institutions<br>Receivables | -                                        | -                                            | -                        | -                      | -                          | -                        |
| 4   | Tagihan kepada Bank<br>Bank Receivables                                                                                                                         | -                                        | 465.980                                      | -                        | -                      | -                          | -                        |
| 5   | Kredit Beragun Rumah Tinggal<br>Loans Secured by Residential<br>Property                                                                                        | -                                        | -                                            | -                        | -                      | -                          | -                        |
| 6   | Kredit Beragun Properti Komersial<br>Loans Secured by Commercial<br>Real Estate                                                                                 | -                                        | -                                            | -                        | -                      | -                          | -                        |
| 7   | Kredit Pegawai/Pensiunan<br>Employee/Retirement Loans                                                                                                           | -                                        | -                                            | -                        | -                      | -                          | -                        |
| 8   | Tagihan kepada Usaha Mikro,<br>Usaha Kecil, dan Portofolio Ritel<br>Micro Business, Small business,<br>and Retail Portfolio Receivables                         | -                                        | -                                            | -                        | -                      | -                          | -                        |
| 9   | Tagihan kepada Korporasi<br>Corporate Receivables                                                                                                               | -                                        | 410.114                                      | -                        | 277.835                | -                          | -                        |
| 10  | Tagihan yang Telah Jatuh Tempo<br>Past Due Receivables                                                                                                          | -                                        | -                                            | -                        | -                      | -                          | -                        |
| 11  | Aset Lainnya<br>Other Assets                                                                                                                                    | -                                        | -                                            | -                        | -                      | -                          | -                        |
| 12  | Eksposur di Unit Usaha Syariah<br>(jika ada)<br>Exposure in The Sharia Business<br>Unit (if any)                                                                | -                                        | -                                            | -                        | -                      | -                          | -                        |
|     | Jumlah<br>Total                                                                                                                                                 | -                                        | 876.094                                      | -                        | 277.835                | -                          | -                        |



dalam jutaan Rupiah  
in million of Rupiah

| Tagihan Bersih<br>Net Receivables |                                              |                    |                                              |                      |                       |                    |                               |                 |
|-----------------------------------|----------------------------------------------|--------------------|----------------------------------------------|----------------------|-----------------------|--------------------|-------------------------------|-----------------|
|                                   | 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-                                    | Less Than B-       | A-1                                          | A-2                  | A-3                   | Less Than A-3      |                               |                 |
|                                   | B+ s.d B-                                    | Less Than B-       | F1+ s.d F1                                   | F2                   | F3                    | Less Than F3       |                               |                 |
|                                   | B1 s.d B3                                    | Less Than B3       | P-1                                          | P-2                  | P-3                   | Less Than P-3      |                               |                 |
|                                   | B+(idn) s.d B-(idn)                          | Less Than B-(idn)  | F1+(idn) s.d F1(idn)                         | F2(idn)              | F3(idn)               | Less Than F3(idn)  |                               |                 |
|                                   | [Idr]B+ s.d [Idr]B-                          | Less Than [Idr] B- | [Idr]A1+ s.d [Idr]A1                         | [Idr]A2+ s.d [Idr]A2 | [Idr]A3+ s.d [Idr] A3 | Less Than [Idr] A3 |                               |                 |
|                                   | id B+ s.d id B-                              | Less Than idB-     | idA1                                         | idA2                 | idA3 s.d id A4        | Less Than idA4     |                               |                 |
|                                   | (9)                                          | (10)               | (11)                                         | (12)                 | (13)                  | (14)               | (15)                          | (16)            |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | 6.617.714                     | 6.617.714       |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | 145.641                       | 145.641         |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | -                             | -               |
|                                   | -                                            | -                  | 6.118                                        | -                    | 51.855                | -                  | 9.649                         | 533.602         |
|                                   | -                                            | -                  | -                                            | -                    | -                     | -                  | 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                | -                  | 21.788.478                    | 23.000.380      |



**Tabel 3.2.c.1. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Reverse Repo - Bank secara Individual**

dalam jutaan Rupiah  
in million of Rupiah

Table 3.2.c.1. Disclosure of Counterparty Credit Risk: Reverse Repo Transactions - Bank Individually

| No                    | Kategori Portofolio<br><i>Portfolio Category</i>                                                                                                           | 31 Desember 2023<br><i>December 31, 2023</i> |                               |                                                           |                                          |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------|-----------------------------------------------------------|------------------------------------------|
|                       |                                                                                                                                                            | Tagihan Bersih<br><i>Net Claims</i>          | Nilai MRK<br><i>MRK Score</i> | Tagihan Bersih Setelah MRK<br><i>Net Claims After MRK</i> | ATMR Setelah MRK<br><i>RWA After MRK</i> |
| (1)                   | (2)                                                                                                                                                        | (3)                                          | (4)                           | (5)                                                       | (6)                                      |
| 1                     | Tagihan kepada Pemerintah<br><i>Government Receivables</i>                                                                                                 | -                                            | -                             | -                                                         | -                                        |
| 2                     | Tagihan kepada Entitas Sektor Publik<br><i>Public Sector Entities Receivables</i>                                                                          | -                                            | -                             | -                                                         | -                                        |
| 3                     | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Multilateral Development Banks and International Institutions Receivables</i> | -                                            | -                             | -                                                         | -                                        |
| 4                     | Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                             | -                                            | -                             | -                                                         | -                                        |
| 5                     | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and Retail Portfolio Receivables</i>                   | -                                            | -                             | -                                                         | -                                        |
| 6                     | Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                   | 125.469                                      | 125.469                       | 469                                                       | 469                                      |
| 7                     | Eksposur di Unit Usaha Syariah (jika ada)<br><i>Exposure in The Sharia Business Unit (if any)</i>                                                          | -                                            | -                             | -                                                         | -                                        |
| Total<br><i>Total</i> |                                                                                                                                                            | 125.469                                      | 125.469                       | 469                                                       | 469                                      |

**Tabel 3.2.c.1. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Reverse Repo - Bank secara Individual**

dalam jutaan Rupiah  
in million of Rupiah

Table 3.2.c.1. Disclosure of Counterparty Credit Risk: Reverse Repo Transactions - Bank Individually

| No                    | Kategori Portofolio<br><i>Portfolio Category</i>                                                                                                           | 31 Desember 2022<br><i>December 31, 2022</i> |                               |                                                           |                                          |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------|-----------------------------------------------------------|------------------------------------------|
|                       |                                                                                                                                                            | Tagihan Bersih<br><i>Net Claims</i>          | Nilai MRK<br><i>MRK Score</i> | Tagihan Bersih Setelah MRK<br><i>Net Claims After MRK</i> | ATMR Setelah MRK<br><i>RWA After MRK</i> |
| (1)                   | (2)                                                                                                                                                        | (3)                                          | (4)                           | (5)                                                       | (6)                                      |
| 1                     | Tagihan kepada Pemerintah<br><i>Government Receivables</i>                                                                                                 | 1.527.913                                    | 1.527.021                     | 892                                                       | -                                        |
| 2                     | Tagihan kepada Entitas Sektor Publik<br><i>Public Sector Entities Receivables</i>                                                                          | -                                            | -                             | -                                                         | -                                        |
| 3                     | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Multilateral Development Banks and International Institutions Receivables</i> | -                                            | -                             | -                                                         | -                                        |
| 4                     | Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                             | -                                            | -                             | -                                                         | -                                        |
| 5                     | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and Retail Portfolio Receivables</i>                   | -                                            | -                             | -                                                         | -                                        |
| 6                     | Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                   | -                                            | -                             | -                                                         | -                                        |
| 7                     | Eksposur di Unit Usaha Syariah (jika ada)<br><i>Exposure in the Sharia Business Unit (if any)</i>                                                          | -                                            | -                             | -                                                         | -                                        |
| Total<br><i>Total</i> |                                                                                                                                                            | 1.527.913                                    | 1.527.021                     | 892                                                       | -                                        |



**Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual**

Table 4.1.a. Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit

| No                                                     | Kategori Portofolio<br>Portfolio Category                                                                                                           | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Receivables After Calculating the Impact of Credit Risk Mitigation |           |        |         |     |         |     |           |   |
|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------|---------|-----|---------|-----|-----------|---|
|                                                        |                                                                                                                                                     | 0%                                                                                                                                             | 20%       | 25%    | 30%     | 35% | 40%     | 45% | 50%       |   |
| (1)                                                    | (2)                                                                                                                                                 | (3)                                                                                                                                            | (4)       | (5)    | (6)     | (7) | (8)     |     | (9)       |   |
| 31 Desember 2023<br>December 31, 2023                  |                                                                                                                                                     |                                                                                                                                                |           |        |         |     |         |     |           |   |
| <b>A</b>                                               | <b>Eksposur Neraca</b><br>Balance Sheet Exposures                                                                                                   |                                                                                                                                                |           |        |         |     |         |     |           |   |
| 1                                                      | Tagihan kepada Pemerintah<br>Government Receivables                                                                                                 | 5.138.954                                                                                                                                      | -         | -      | -       | -   | -       | -   | -         | - |
| 2                                                      | Tagihan kepada Entitas Sektor Publik<br>Public Sector Entities Receivables                                                                          | -                                                                                                                                              | -         | -      | -       | -   | -       | -   | 145.713   |   |
| 3                                                      | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Multilateral Development Banks and International Institutions Receivables | -                                                                                                                                              | -         | -      | -       | -   | -       | -   | -         |   |
| 4                                                      | Tagihan kepada Bank<br>Bank Receivables                                                                                                             | -                                                                                                                                              | 496.839   | -      | -       | -   | -       | -   | -         |   |
| 5                                                      | Kredit Beragun Rumah Tinggal<br>Loans Secured by Residential Property                                                                               | -                                                                                                                                              | 162.683   | 63.310 | 392.204 | -   | 535.523 | -   | 798.132   |   |
| 6                                                      | Kredit Beragun Properti Komersial<br>Loans Secured by Commercial Real Estate                                                                        | -                                                                                                                                              | -         | -      | -       | -   | -       | -   | -         |   |
| 7                                                      | Kredit Pegawai/Pensiunan<br>Employee/Retirement Loans                                                                                               | -                                                                                                                                              | -         | -      | -       | -   | -       | -   | -         |   |
| 8                                                      | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Micro Business, Small Business, and Retail Portfolio Receivables                   | -                                                                                                                                              | -         | -      | -       | -   | -       | -   | -         |   |
| 9                                                      | Tagihan kepada Korporasi<br>Corporate Receivables                                                                                                   | -                                                                                                                                              | 2.019.675 | -      | -       | -   | -       | -   | 542.511   |   |
| 10                                                     | Tagihan yang Telah Jatuh Tempo<br>Past Due Receivables                                                                                              | -                                                                                                                                              | -         | -      | -       | -   | -       | -   | 5.673     |   |
| 11                                                     | Aset Lainnya<br>Other Assets                                                                                                                        | 369.134                                                                                                                                        | -         | -      | -       | -   | -       | -   | -         |   |
| 12                                                     | Eksposur di Unit Usaha Syariah (jika ada)<br>Exposure in The Sharia Business Unit (if any)                                                          | -                                                                                                                                              | -         | -      | -       | -   | -       | -   | -         |   |
| <b>Total Eksposur Neraca</b><br>Total Exposure Balance |                                                                                                                                                     | 5.508.088                                                                                                                                      | 2.679.196 | 63.310 | 392.204 | -   | 535.523 | -   | 1.492.029 |   |

dalam jutaan Rupiah  
in million of Rupiah

| Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br><i>Net Receivables After Calculating the Impact of Credit Risk Mitigation</i> |         |        |            |        |         |         | ATMR<br><i>RWA</i> | Beban Modal *)<br>(ATMR x 9,39%)<br><i>Capital Charges*</i><br>(RWA x 9,39%) | Beban Modal<br>(ATMR x 0%)<br><i>Capital Charges</i><br>(RWA x 0%) |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|---------|--------|------------|--------|---------|---------|--------------------|------------------------------------------------------------------------------|--------------------------------------------------------------------|
| 70%                                                                                                                                                   | 75%     | 90%    | 100%       | 110%   | 150%    | Lainnya |                    |                                                                              |                                                                    |
| (10)                                                                                                                                                  | (11)    | (12)   | (13)       | (14)   | (15)    | (16)    | (17)               | (18)                                                                         | (19)                                                               |
| -                                                                                                                                                     | -       | -      | -          | -      | -       | -       | -                  | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -       | -      | -          | -      | -       | -       | 72.856             | 6.841                                                                        | -                                                                  |
| -                                                                                                                                                     | -       | -      | -          | -      | -       | -       | -                  | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -       | -      | -          | -      | -       | -       | 99.368             | 9.331                                                                        | -                                                                  |
| 420.023                                                                                                                                               | -       | -      | -          | -      | -       | -       | 1.073.316          | 100.784                                                                      | -                                                                  |
| 28.682                                                                                                                                                | -       | 37.378 | -          | 14.536 | -       | -       | 69.707             | 6.546                                                                        | -                                                                  |
| -                                                                                                                                                     | -       | -      | -          | -      | -       | -       | -                  | -                                                                            | -                                                                  |
| -                                                                                                                                                     | 578.145 | -      | -          | -      | -       | -       | 433.609            | 40.716                                                                       | -                                                                  |
| -                                                                                                                                                     | -       | -      | 7.658.237  | -      | -       | -       | 8.333.427          | 782.509                                                                      | -                                                                  |
| -                                                                                                                                                     | -       | -      | 13.500     | -      | -       | -       | 16.337             | 1.534                                                                        | -                                                                  |
| -                                                                                                                                                     | -       | -      | 2.975.204  | -      | 936.110 | -       | 4.379.369          | 411.223                                                                      | -                                                                  |
| -                                                                                                                                                     | -       | -      | -          | -      | -       | -       | -                  | -                                                                            | -                                                                  |
| 448.705                                                                                                                                               | 578.145 | 37.378 | 10.646.941 | 14.536 | 936.110 | -       | 14.477.990         | 1.359.483                                                                    | -                                                                  |





**Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual**

Table 4.1.a. Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit

| No | Kategori Portofolio<br><i>Portfolio Category</i>                                                                                                                                      | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br><i>Net Receivables After Calculating the Impact of Credit Risk Mitigation</i> |     |     |     |     |     |     |     |  |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-----|-----|-----|--|
|    |                                                                                                                                                                                       | 0%                                                                                                                                                    | 20% | 25% | 30% | 35% | 40% | 45% | 50% |  |
| B  | Eksposur Kewajiban Komitmen/<br>Kontinjensi pada Transaksi<br>Rekening Administratif<br><i>Commitment/Contingent Liability<br/>Exposure to Administrative<br/>transaction account</i> |                                                                                                                                                       |     |     |     |     |     |     |     |  |
| 1  | Tagihan kepada Pemerintah<br><i>Government Receivables</i>                                                                                                                            | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 2  | Tagihan kepada Entitas Sektor Publik<br><i>Public Sector Entities Receivables</i>                                                                                                     | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 3  | Tagihan kepada Bank Pembangunan<br>Multilateral dan Lembaga<br>Internasional<br><i>Multilateral Development Banks and<br/>International Institutions Receivables</i>                  | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 4  | Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                                                        | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 5  | Kredit Beragun Rumah Tinggal<br><i>Loans Secured by Residential<br/>Property</i>                                                                                                      | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 6  | Kredit Beragun Properti Komersial<br><i>Loans Secured by Commercial Real<br/>Estate</i>                                                                                               | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 7  | Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Loans</i>                                                                                                                          | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 8  | Tagihan kepada Usaha Mikro, Usaha<br>Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and<br/>Retail Portfolio Receivables</i>                                       | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 9  | Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                                              | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 10 | Tagihan yang Telah Jatuh Tempo<br><i>Past Due Receivables</i>                                                                                                                         | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 11 | Eksposur di Unit Usaha Syariah (jika<br>ada)<br><i>Exposure in The Sharia Business<br/>Unit (if any)</i>                                                                              | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
|    | Total Eksposur Transaksi Rekening<br>Administratif<br><i>Total Exposures for Administrative<br/>Transaction Account</i>                                                               | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |

dalam jutaan Rupiah  
in million of Rupiah

| Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br><i>Net Receivables After Calculating the Impact of Credit Risk Mitigation</i> |       |     |        |      |      |         | ATMR<br>RWA | Beban Modal *)<br>(ATMR x 9,39%)<br><i>Capital Charges*</i><br>(RWA x 9.39%) | Beban Modal<br>(ATMR x 0%)<br><i>Capital Charges</i><br>(RWA x 0%) |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-----|--------|------|------|---------|-------------|------------------------------------------------------------------------------|--------------------------------------------------------------------|
| 70%                                                                                                                                                   | 75%   | 90% | 100%   | 110% | 150% | Lainnya |             |                                                                              |                                                                    |
| -                                                                                                                                                     | -     | -   | -      | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -   | -      | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -   | -      | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -   | -      | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -   | -      | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -   | -      | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -   | -      | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -   | -      | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | 5.166 | -   | -      | -    | -    | -       | 3.875       | 364                                                                          | -                                                                  |
| -                                                                                                                                                     | -     | -   | 36.791 | -    | -    | -       | 36.791      | 3.455                                                                        | -                                                                  |
| -                                                                                                                                                     | -     | -   | -      | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -   | -      | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | 5.166 | -   | 36.791 | -    | -    | -       | 40.666      | 3.819                                                                        | -                                                                  |



**Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual**

*Table 4.1.a. Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit*

| No       | Kategori Portofolio<br><i>Portfolio Category</i>                                                                                                           | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br><i>Net Receivables After Calculating the Impact of Credit Risk Mitigation</i> |     |     |     |     |     |     |     |  |
|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-----|-----|-----|--|
|          |                                                                                                                                                            | 0%                                                                                                                                                    | 20% | 25% | 30% | 35% | 40% | 45% | 50% |  |
| <b>C</b> | <b>Eksposur Akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b><br><i>Exposure of Counterparty Credit Risk</i>                                     |                                                                                                                                                       |     |     |     |     |     |     |     |  |
| 1        | Tagihan kepada Pemerintah<br><i>Government Receivables</i>                                                                                                 | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 2        | Tagihan kepada Entitas Sektor Publik<br><i>Public Sector Entities Receivables</i>                                                                          | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 3        | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Multilateral Development Banks and International Institutions Receivables</i> | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 4        | Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                             | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 5        | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and Retail Portfolio Receivables</i>                   | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 6        | Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                   | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
| 7        | Eksposur di Unit Usaha Syariah (jika ada)<br><i>Exposure in The Sharia Business Unit (if any)</i>                                                          | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |
|          | <b>Total Eksposur Kegagalan Pihak Lawan</b><br><i>Counterparty Credit Risk Exposure</i>                                                                    | -                                                                                                                                                     | -   | -   | -   | -   | -   | -   | -   |  |

\*) Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Desember 2023 (Peraturan Bank Indonesia No.15/12/PBI/2013)

dalam jutaan Rupiah  
in million of Rupiah

| Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br><i>Net Receivables After Calculating the Impact of Credit Risk Mitigation</i> |     |     |      |      |      |         | ATMR<br>RWA | Beban Modal *)<br>(ATMR x 9,39%)<br><i>Capital Charges*</i><br>(RWA x 9,39%) | Beban Modal<br>(ATMR x 0%)<br><i>Capital Charges</i><br>(RWA x 0%) |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|------|------|------|---------|-------------|------------------------------------------------------------------------------|--------------------------------------------------------------------|
| 70%                                                                                                                                                   | 75% | 90% | 100% | 110% | 150% | Lainnya |             |                                                                              |                                                                    |
| -                                                                                                                                                     | -   | -   | -    | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -   | -   | -    | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -   | -   | -    | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -   | -   | -    | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -   | -   | -    | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -   | -   | -    | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -   | -   | 469  | -    | -    | -       | 469         | 44                                                                           | -                                                                  |
| -                                                                                                                                                     | -   | -   | -    | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -   | -   | 469  | -    | -    | -       | 469         | 44                                                                           | -                                                                  |

\*) Capital charge is calculated based on CAR in accordance with the Risk Profile as of December 2023 (Bank Indonesia Regulation No. 15/12/PBI/2013)



**Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual**

Table 4.1.a. Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit

| No                                    | Kategori Portofolio<br>Portfolio Category                                                                                                           | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Receivables After Calculating the Impact of Credit Risk Mitigation |           |         |           |     |     |  |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------|-----------|-----|-----|--|
|                                       |                                                                                                                                                     | 0%                                                                                                                                             | 20%       | 25%     | 35%       | 40% | 45% |  |
| (1)                                   | (2)                                                                                                                                                 | (3)                                                                                                                                            | (4)       | (5)     | (6)       | (7) | (8) |  |
| 31 Desember 2022<br>December 31, 2022 |                                                                                                                                                     |                                                                                                                                                |           |         |           |     |     |  |
| <b>A</b>                              | <b>Eksposur Neraca</b><br>Balance Sheet Exposures                                                                                                   |                                                                                                                                                |           |         |           |     |     |  |
| 1                                     | Tagihan kepada Pemerintah<br>Government Receivables                                                                                                 | 6.617.714                                                                                                                                      | -         | -       | -         | -   | -   |  |
| 2                                     | Tagihan kepada Entitas Sektor Publik<br>Public Sector Entities Receivables                                                                          | -                                                                                                                                              | -         | -       | -         | -   | -   |  |
| 3                                     | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Multilateral Development Banks and International Institutions Receivables | -                                                                                                                                              | -         | -       | -         | -   | -   |  |
| 4                                     | Tagihan kepada Bank<br>Bank Receivables                                                                                                             | -                                                                                                                                              | 472.098   | -       | -         | -   | -   |  |
| 5                                     | Kredit Beragun Rumah Tinggal<br>Loans Secured by Residential Property                                                                               | -                                                                                                                                              | 529.536   | 472.421 | 1.594.370 | -   | -   |  |
| 6                                     | Kredit Beragun Properti Komersial<br>Loans Secured by Commercial Real Estate                                                                        | -                                                                                                                                              | -         | -       | -         | -   | -   |  |
| 7                                     | Kredit Pegawai/Pensiunan<br>Employee/Retirement Loans                                                                                               | -                                                                                                                                              | -         | -       | -         | -   | -   |  |
| 8                                     | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Micro Business, Small Business, and Retail Portfolio Receivables                   | -                                                                                                                                              | -         | -       | -         | -   | -   |  |
| 9                                     | Tagihan kepada Korporasi<br>Corporate Receivables                                                                                                   | -                                                                                                                                              | 410.114   | -       | -         | -   | -   |  |
| 10                                    | Tagihan yang Telah Jatuh Tempo<br>Past Due Receivables                                                                                              | -                                                                                                                                              | -         | -       | -         | -   | -   |  |
| 11                                    | Aset Lainnya<br>Other Assets                                                                                                                        | 290.754                                                                                                                                        | -         | -       | -         | -   | -   |  |
| 12                                    | Eksposur di Unit Usaha Syariah (jika ada)<br>Exposure in The Sharia Business Unit (if any)                                                          | -                                                                                                                                              | -         | -       | -         | -   | -   |  |
|                                       | <b>Total Eksposur Neraca</b><br>Total Exposure Balance                                                                                              | 6.908.468                                                                                                                                      | 1.411.748 | 472.421 | 1.594.370 | -   | -   |  |



dalam jutaan Rupiah  
in million of Rupiah

| Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br><i>Net Receivables After Calculating the Impact of Credit Risk Mitigation</i> |         |            |           |         | ATMR<br>RWA | Beban Modal *)<br>(ATMR x 9,35%)<br><i>Capital Charges*</i><br>(RWA x 9.35%) | Beban Modal<br>(ATMR x 0%)<br><i>Capital Charges</i><br>(RWA x 0%) |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|---------|------------|-----------|---------|-------------|------------------------------------------------------------------------------|--------------------------------------------------------------------|
| 50%                                                                                                                                                   | 75%     | 100%       | 150%      | Lainnya |             |                                                                              |                                                                    |
| (9)                                                                                                                                                   | (10)    | (11)       | (12)      | (13)    | (14)        | (15)                                                                         | (16)                                                               |
| -                                                                                                                                                     | -       | -          | -         | -       | -           | -                                                                            | -                                                                  |
| 145.641                                                                                                                                               | -       | -          | -         | -       | 72.821      | 6.809                                                                        | -                                                                  |
| -                                                                                                                                                     | -       | -          | -         | -       | -           | -                                                                            | -                                                                  |
| 9.648                                                                                                                                                 | -       | 51.855     | -         | -       | 151.099     | 14.128                                                                       | -                                                                  |
| -                                                                                                                                                     | -       | -          | -         | -       | 782.042     | 73.121                                                                       | -                                                                  |
| -                                                                                                                                                     | -       | 43.714     | -         | -       | 43.714      | 4.087                                                                        | -                                                                  |
| -                                                                                                                                                     | -       | -          | -         | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | 219.631 | -          | -         | -       | 164.749     | 15.404                                                                       | -                                                                  |
| 277.835                                                                                                                                               | -       | 7.307.909  | -         | -       | 7.528.849   | 703.947                                                                      | -                                                                  |
| -                                                                                                                                                     | -       | 393        | 8.356     | -       | 12.927      | 1.209                                                                        | -                                                                  |
| -                                                                                                                                                     | -       | 3.190.542  | 1.223.296 | -       | 5.025.486   | 469.883                                                                      | -                                                                  |
| -                                                                                                                                                     | -       | -          | -         | -       | -           | -                                                                            | -                                                                  |
| 433.125                                                                                                                                               | 219.631 | 10.594.413 | 1.231.652 | -       | 13.781.688  | 1.288.588                                                                    | -                                                                  |



**Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual**

*Table 4.1.a. Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit*

| No                                                                                                               | Kategori Portofolio<br><i>Portfolio Category</i>                                                                                                                       | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br><i>Net Receivables After Calculating the Impact of Credit Risk Mitigation</i> |     |     |     |     |     |  |
|------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-----|--|
|                                                                                                                  |                                                                                                                                                                        | 0%                                                                                                                                                    | 20% | 25% | 35% | 40% | 45% |  |
| B                                                                                                                | Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif<br><i>Commitment/Contingent Liability Exposure to Administrative Transaction Account</i> |                                                                                                                                                       |     |     |     |     |     |  |
|                                                                                                                  | 1 Tagihan kepada Pemerintah<br><i>Government Receivables</i>                                                                                                           | -                                                                                                                                                     | -   | -   | -   | -   | -   |  |
|                                                                                                                  | 2 Tagihan kepada Entitas Sektor Publik<br><i>Public Sector Entities Receivables</i>                                                                                    | -                                                                                                                                                     | -   | -   | -   | -   | -   |  |
|                                                                                                                  | 3 Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Multilateral Development Banks and International Institutions Receivables</i>           | -                                                                                                                                                     | -   | -   | -   | -   | -   |  |
|                                                                                                                  | 4 Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                                       | -                                                                                                                                                     | -   | -   | -   | -   | -   |  |
|                                                                                                                  | 5 Kredit Beragun Rumah Tinggal<br><i>Loans Secured by Residential Property</i>                                                                                         | -                                                                                                                                                     | -   | -   | -   | -   | -   |  |
|                                                                                                                  | 6 Kredit Beragun Properti Komersial<br><i>Loans Secured by Commercial Real Estate</i>                                                                                  | -                                                                                                                                                     | -   | -   | -   | -   | -   |  |
|                                                                                                                  | 7 Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Loans</i>                                                                                                         | -                                                                                                                                                     | -   | -   | -   | -   | -   |  |
|                                                                                                                  | 8 Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and Retail Portfolio Receivables</i>                             | -                                                                                                                                                     | -   | -   | -   | -   | -   |  |
|                                                                                                                  | 9 Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                             | -                                                                                                                                                     | -   | -   | -   | -   | -   |  |
|                                                                                                                  | 10 Tagihan yang Telah Jatuh Tempo<br><i>Past Due Receivables</i>                                                                                                       | -                                                                                                                                                     | -   | -   | -   | -   | -   |  |
|                                                                                                                  | 11 Eksposur di Unit Usaha Syariah (jika ada)<br><i>Exposure in The Sharia Business Unit (if any)</i>                                                                   | -                                                                                                                                                     | -   | -   | -   | -   | -   |  |
| Total Eksposur Transaksi Rekening Administratif<br><i>Total Exposures for Administrative Transaction Account</i> |                                                                                                                                                                        | -                                                                                                                                                     | -   | -   | -   | -   | -   |  |

dalam jutaan Rupiah  
in million of Rupiah

| Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br><i>Net Receivables After Calculating the Impact of Credit Risk Mitigation</i> |       |        |      |         | ATMR<br>RWA | Beban Modal *)<br>(ATMR x 9,35%)<br><i>Capital Charges*</i><br>(RWA x 9.35%) | Beban Modal<br>(ATMR x 0%)<br><i>Capital Charges</i><br>(RWA x 0%) |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------|--------|------|---------|-------------|------------------------------------------------------------------------------|--------------------------------------------------------------------|
| 50%                                                                                                                                                   | 75%   | 100%   | 150% | Lainnya |             |                                                                              |                                                                    |
| -                                                                                                                                                     | -     | -      | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -      | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -      | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -      | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -      | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -      | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -      | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | 6.795 | -      | -    | -       | 5.096       | 476                                                                          | -                                                                  |
| -                                                                                                                                                     | -     | 10.278 | -    | -       | 10.278      | 961                                                                          | -                                                                  |
| -                                                                                                                                                     | -     | -      | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -     | -      | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | 6.795 | 10.278 | -    | -       | 15.374      | 1.438                                                                        | -                                                                  |



**Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual**

Table 4.1.a. Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit

| No       | Kategori Portofolio<br>Portfolio Category                                                                                                                  | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Receivables After Calculating the Impact of Credit Risk Mitigation |     |     |     |     |     |  |
|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-----|--|
|          |                                                                                                                                                            | 0%                                                                                                                                             | 20% | 25% | 35% | 40% | 45% |  |
| <b>C</b> | <b>Eksposur Akibat Kegagalan Pihak Lawan<br/>(Counterparty Credit Risk)</b><br><i>Exposure of Counterparty Credit Risk</i>                                 |                                                                                                                                                |     |     |     |     |     |  |
| 1        | Tagihan kepada Pemerintah<br><i>Government Receivables</i>                                                                                                 | -                                                                                                                                              | -   | -   | -   | -   | -   |  |
| 2        | Tagihan kepada Entitas Sektor Publik<br><i>Public Sector Entities Receivables</i>                                                                          | -                                                                                                                                              | -   | -   | -   | -   | -   |  |
| 3        | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Multilateral Development Banks and International Institutions Receivables</i> | -                                                                                                                                              | -   | -   | -   | -   | -   |  |
| 4        | Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                             | -                                                                                                                                              | -   | -   | -   | -   | -   |  |
| 5        | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and Retail Portfolio Receivables</i>                   | -                                                                                                                                              | -   | -   | -   | -   | -   |  |
| 6        | Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                   | -                                                                                                                                              | -   | -   | -   | -   | -   |  |
| 7        | Eksposur di Unit Usaha Syariah (jika ada)<br><i>Exposure in The Sharia Business Unit (if any)</i>                                                          | -                                                                                                                                              | -   | -   | -   | -   | -   |  |
|          | <b>Total Eksposur Kegagalan Pihak Lawan</b><br><i>Counterparty Credit Risk Exposure</i>                                                                    | -                                                                                                                                              | -   | -   | -   | -   | -   |  |

\*) Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Desember 2022 (Peraturan Bank Indonesia No.15/12/PBI/2013)

dalam jutaan Rupiah  
in million of Rupiah

| Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br><i>Net Receivables After Calculating the Impact of Credit Risk Mitigation</i> |     |      |      |         | ATMR<br>RWA | Beban Modal *)<br>(ATMR x 9,35%)<br><i>Capital Charges*</i><br>(RWA x 9.35%) | Beban Modal<br>(ATMR x 0%)<br><i>Capital Charges</i><br>(RWA x 0%) |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----|------|------|---------|-------------|------------------------------------------------------------------------------|--------------------------------------------------------------------|
| 50%                                                                                                                                                   | 75% | 100% | 150% | Lainnya |             |                                                                              |                                                                    |
| -                                                                                                                                                     | -   | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -   | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -   | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -   | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -   | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -   | 883  | -    | -       | 883         | 83                                                                           | -                                                                  |
| -                                                                                                                                                     | -   | -    | -    | -       | -           | -                                                                            | -                                                                  |
| -                                                                                                                                                     | -   | 883  | -    | -       | 883         | 83                                                                           | -                                                                  |

\*) Capital charge is calculated based on CAR in accordance with the Risk Profile as of December 2022 (Bank Indonesia Regulation No. 15/12/PBI/2013)





**Tabel 4.2.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual**

Tabel 4.2.a. Disclosure of Net Receivables and Credit Risk Mitigation Technique - Bank Individually

| No. | Kategori Portofolio<br><i>Portfolio Category</i>                                                                                                           | 31 Desember 2023<br><i>December 31, 2023</i> |                                                      |                            |                                            |                          |                                                         |  |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|------------------------------------------------------|----------------------------|--------------------------------------------|--------------------------|---------------------------------------------------------|--|
|     |                                                                                                                                                            | Tagihan Bersih<br><i>Net Receivable</i>      | Bagian yang Dijamin dengan<br><i>Guaranteed Part</i> |                            |                                            |                          | Bagian yang Tidak Dijamin<br><i>Not Guaranteed Part</i> |  |
|     |                                                                                                                                                            |                                              | Agunan<br><i>Collateral</i>                          | Garansi<br><i>Warranty</i> | Asuransi Kredit<br><i>Credit Insurance</i> | Lainnya<br><i>Others</i> |                                                         |  |
| (1) | (2)                                                                                                                                                        | (3)                                          | (4)                                                  | (5)                        | (6)                                        | (7)                      | (8) = (3)-<br>[(4)+(5)+(6)+(7)]                         |  |
| A   | Eksposur Neraca<br><i>Balance Sheet Exposures</i>                                                                                                          |                                              |                                                      |                            |                                            |                          |                                                         |  |
| 1   | Tagihan kepada Pemerintah<br><i>Government Receivables</i>                                                                                                 | 5.138.954                                    | -                                                    | -                          | -                                          | -                        | 5.138.954                                               |  |
| 2   | Tagihan kepada Entitas Sektor Publik<br><i>Public Sector Entities Receivables</i>                                                                          | 145.713                                      | -                                                    | -                          | -                                          | -                        | 145.713                                                 |  |
| 3   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Multilateral Development Banks and International Institutions Receivables</i> | -                                            | -                                                    | -                          | -                                          | -                        | -                                                       |  |
| 4   | Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                             | 496.839                                      | -                                                    | -                          | -                                          | -                        | 496.839                                                 |  |
| 5   | Kredit Beragun Rumah Tinggal<br><i>Loans Secured by Residential Property</i>                                                                               | 2.372.337                                    | 463                                                  | -                          | -                                          | -                        | 2.371.874                                               |  |
| 6   | Kredit Beragun Properti Komersial<br><i>Loans Secured by Commercial Real Estate</i>                                                                        | 80.596                                       | -                                                    | -                          | -                                          | -                        | 80.596                                                  |  |
| 7   | Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Loans</i>                                                                                               | -                                            | -                                                    | -                          | -                                          | -                        | -                                                       |  |
| 8   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and Retail Portfolio Receivables</i>                   | 591.989                                      | 13.844                                               | -                          | -                                          | -                        | 578.145                                                 |  |
| 9   | Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                   | 11.632.316                                   | 1.411.894                                            | -                          | -                                          | -                        | 10.220.422                                              |  |
| 10  | Tagihan yang Telah Jatuh Tempo<br><i>Past Due Receivables</i>                                                                                              | 19.174                                       | -                                                    | -                          | -                                          | -                        | 19.174                                                  |  |
| 11  | Aset Lainnya<br><i>Other Assets</i>                                                                                                                        | 4.280.449                                    | -                                                    | -                          | -                                          | -                        | 4.280.449                                               |  |
| 12  | Eksposur di Unit Usaha Syariah (jika ada)<br><i>Exposure in The Sharia Business Unit (if any)</i>                                                          | -                                            | -                                                    | -                          | -                                          | -                        | -                                                       |  |
|     | Total Eksposur Neraca<br><i>Total Exposure Balance</i>                                                                                                     | 24.758.367                                   | 1.426.201                                            | -                          | -                                          | -                        | 23.332.166                                              |  |

dalam jutaan Rupiah  
in million of Rupiah

31 Desember 2022  
December 31, 2022

| Tagihan Bersih<br>Net Receivable | Bagian yang Dijamin dengan<br>Guaranteed Part |                     |                                     |                   | Bagian yang<br>Tidak Dijamin<br>Not Guaranteed Part |
|----------------------------------|-----------------------------------------------|---------------------|-------------------------------------|-------------------|-----------------------------------------------------|
|                                  | Agunan<br>Collateral                          | Garansi<br>Warranty | Asuransi Kredit<br>Credit Insurance | Lainnya<br>Others |                                                     |
| (9)                              | (10)                                          | (11)                | (12)                                | (13)              | (14) = (9)-[(10)+(11)+(12)+(13)]                    |
| 6.617.714                        | -                                             | -                   | -                                   | -                 | 6.617.714                                           |
| 145.641                          | -                                             | -                   | -                                   | -                 | 145.641                                             |
| -                                | -                                             | -                   | -                                   | -                 | -                                                   |
| 533.601                          | -                                             | -                   | -                                   | -                 | 533.601                                             |
| 2.596.327                        | -                                             | -                   | -                                   | -                 | 2.596.327                                           |
| 43.714                           | -                                             | -                   | -                                   | -                 | 43.714                                              |
| -                                | -                                             | -                   | -                                   | -                 | -                                                   |
| 223.904                          | 4.144                                         | -                   | 129                                 | -                 | 219.631                                             |
| 8.126.136                        | 130.278                                       | -                   | -                                   | -                 | 7.995.858                                           |
| 8.749                            | -                                             | -                   | -                                   | -                 | 8.749                                               |
| 4.704.592                        | -                                             | -                   | -                                   | -                 | 4.704.592                                           |
| -                                | -                                             | -                   | -                                   | -                 | -                                                   |
| 23.000.380                       | 134.422                                       | -                   | 129                                 | -                 | 22.865.829                                          |



**Tabel 4.2.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual**

*Tabel 4.2.a. Disclosure of Net Receivables and Credit Risk Mitigation Technique - Bank Individually*

| No.                                                                                                              | Kategori Portofolio<br><i>Portfolio Category</i>                                                                                                                       | 31 Desember 2023<br><i>December 31, 2023</i> |                                                      |                            |                                            |                                                         |        |
|------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|------------------------------------------------------|----------------------------|--------------------------------------------|---------------------------------------------------------|--------|
|                                                                                                                  |                                                                                                                                                                        | Tagihan Bersih<br><i>Net Receivable</i>      | Bagian yang Dijamin dengan<br><i>Guaranteed Part</i> |                            |                                            | Bagian yang Tidak Dijamin<br><i>Not Guaranteed Part</i> |        |
|                                                                                                                  |                                                                                                                                                                        |                                              | Agunan<br><i>Collateral</i>                          | Garansi<br><i>Warranty</i> | Asuransi Kredit<br><i>Credit Insurance</i> |                                                         |        |
| B                                                                                                                | Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif<br><i>Commitment/Contingent Liability Exposure to Administrative Transaction Account</i> |                                              |                                                      |                            |                                            |                                                         |        |
| 1                                                                                                                | Tagihan kepada Pemerintah<br><i>Government Receivables</i>                                                                                                             | -                                            | -                                                    | -                          | -                                          | -                                                       | -      |
| 2                                                                                                                | Tagihan kepada Entitas Sektor Publik<br><i>Public Sector Entities Receivables</i>                                                                                      | -                                            | -                                                    | -                          | -                                          | -                                                       | -      |
| 3                                                                                                                | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Multilateral Development Banks and International Institutions Receivables</i>             | -                                            | -                                                    | -                          | -                                          | -                                                       | -      |
| 4                                                                                                                | Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                                         | -                                            | -                                                    | -                          | -                                          | -                                                       | -      |
| 5                                                                                                                | Kredit Beragun Rumah Tinggal<br><i>Loans Secured by Residential Property</i>                                                                                           | -                                            | -                                                    | -                          | -                                          | -                                                       | -      |
| 6                                                                                                                | Kredit Beragun Properti Komersial<br><i>Loans Secured by Commercial Real Estate</i>                                                                                    | -                                            | -                                                    | -                          | -                                          | -                                                       | -      |
| 7                                                                                                                | Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Loans</i>                                                                                                           | -                                            | -                                                    | -                          | -                                          | -                                                       | -      |
| 8                                                                                                                | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and Retail Portfolio Receivables</i>                               | 6.997                                        | -                                                    | -                          | -                                          | -                                                       | 6.997  |
| 9                                                                                                                | Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                               | 52.053                                       | -                                                    | -                          | -                                          | -                                                       | 52.053 |
| 10                                                                                                               | Tagihan yang Telah Jatuh Tempo<br><i>Past Due Receivables</i>                                                                                                          | -                                            | -                                                    | -                          | -                                          | -                                                       | -      |
| 11                                                                                                               | Eksposur di Unit Usaha Syariah (jika ada)<br><i>Exposure in The Sharia Business Unit (if any)</i>                                                                      | -                                            | -                                                    | -                          | -                                          | -                                                       | -      |
| Total Eksposur Transaksi Rekening Administratif<br><i>Total Exposures for Administrative Transaction Account</i> |                                                                                                                                                                        | 59.050                                       | -                                                    | -                          | -                                          | -                                                       | 59.050 |

dalam jutaan Rupiah  
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| Tagihan Bersih<br><i>Net Receivable</i> | Bagian yang Dijamin dengan<br><i>Guaranteed Part</i> |                            |                                            |                          | Bagian yang<br>Tidak Dijamin<br><i>Not Guaranteed Part</i> |
|-----------------------------------------|------------------------------------------------------|----------------------------|--------------------------------------------|--------------------------|------------------------------------------------------------|
|                                         | Agunan<br><i>Collateral</i>                          | Garansi<br><i>Warranty</i> | Asuransi Kredit<br><i>Credit Insurance</i> | Lainnya<br><i>Others</i> |                                                            |
| -                                       | -                                                    | -                          | -                                          | -                        | -                                                          |
| -                                       | -                                                    | -                          | -                                          | -                        | -                                                          |
| -                                       | -                                                    | -                          | -                                          | -                        | -                                                          |
| -                                       | -                                                    | -                          | -                                          | -                        | -                                                          |
| -                                       | -                                                    | -                          | -                                          | -                        | -                                                          |
| -                                       | -                                                    | -                          | -                                          | -                        | -                                                          |
| -                                       | -                                                    | -                          | -                                          | -                        | -                                                          |
| -                                       | -                                                    | -                          | -                                          | -                        | -                                                          |
| 6.795                                   | -                                                    | -                          | -                                          | -                        | 6.795                                                      |
| 10.278                                  | -                                                    | -                          | -                                          | -                        | 10.278                                                     |
| -                                       | -                                                    | -                          | -                                          | -                        | -                                                          |
| -                                       | -                                                    | -                          | -                                          | -                        | -                                                          |
| 17.073                                  | -                                                    | -                          | -                                          | -                        | 17.073                                                     |



**Tabel 4.2.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual**

*Tabel 4.2.a. Disclosure of Net Receivables and Credit Risk Mitigation Technique - Bank Individually*

| No. | Kategori Portofolio<br><i>Portfolio Category</i>                                                                                                           | 31 Desember 2023<br><i>December 31, 2023</i> |                                                      |                            |                                            |                          |                                                         |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|------------------------------------------------------|----------------------------|--------------------------------------------|--------------------------|---------------------------------------------------------|
|     |                                                                                                                                                            | Tagihan Bersih<br><i>Net Receivable</i>      | Bagian yang Dijamin dengan<br><i>Guaranteed Part</i> |                            |                                            |                          | Bagian yang Tidak Dijamin<br><i>Not Guaranteed Part</i> |
|     |                                                                                                                                                            |                                              | Agunan<br><i>Collateral</i>                          | Garansi<br><i>Warranty</i> | Asuransi Kredit<br><i>Credit Insurance</i> | Lainnya<br><i>Others</i> |                                                         |
| C   | Eksposur akibat Kegagalan Pihak Lawan<br>(Counterparty Credit Risk)<br><i>Exposure of Counterparty Credit Risk</i>                                         |                                              |                                                      |                            |                                            |                          |                                                         |
| 1   | Tagihan kepada Pemerintah<br><i>Government Receivables</i>                                                                                                 | -                                            | -                                                    | -                          | -                                          | -                        | -                                                       |
| 2   | Tagihan kepada Entitas Sektor Publik<br><i>Public Sector Entities Receivables</i>                                                                          | -                                            | -                                                    | -                          | -                                          | -                        | -                                                       |
| 3   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Multilateral Development Banks and International Institutions Receivables</i> | -                                            | -                                                    | -                          | -                                          | -                        | -                                                       |
| 4   | Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                             | -                                            | -                                                    | -                          | -                                          | -                        | -                                                       |
| 5   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and Retail Portfolio Receivables</i>                   | -                                            | -                                                    | -                          | -                                          | -                        | -                                                       |
| 6   | Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                   | 125.469                                      | -                                                    | -                          | -                                          | -                        | 125.469                                                 |
| 7   | Eksposur di Unit Usaha Syariah (jika ada)<br><i>Exposure in The Sharia Business Unit (if any)</i>                                                          | -                                            | -                                                    | -                          | -                                          | -                        | -                                                       |
|     | Total Eksposur Kegagalan Pihak Lawan<br><i>Counterparty Credit Risk Exposure</i>                                                                           | 125.469                                      | -                                                    | -                          | -                                          | -                        | 125.469                                                 |
|     | Total (A+B+C)                                                                                                                                              | 24.942.885                                   | 1.426.201                                            | -                          | -                                          | -                        | 23.516.684                                              |

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.



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| Tagihan Bersih<br>Net Receivable | Bagian yang Dijamin dengan<br>Guaranteed Part |                     |                                     |                   | Bagian yang<br>Tidak Dijamin<br>Not Guaranteed Part |
|----------------------------------|-----------------------------------------------|---------------------|-------------------------------------|-------------------|-----------------------------------------------------|
|                                  | Agunan<br>Collateral                          | Garansi<br>Warranty | Asuransi Kredit<br>Credit Insurance | Lainnya<br>Others |                                                     |
| 1.527.913                        | -                                             | -                   | -                                   | -                 | 1.527.913                                           |
| -                                | -                                             | -                   | -                                   | -                 | -                                                   |
| -                                | -                                             | -                   | -                                   | -                 | -                                                   |
| -                                | -                                             | -                   | -                                   | -                 | -                                                   |
| -                                | -                                             | -                   | -                                   | -                 | -                                                   |
| 150.882                          | -                                             | -                   | -                                   | -                 | 150.882                                             |
| -                                | -                                             | -                   | -                                   | -                 | -                                                   |
| 1.678.795                        | -                                             | -                   | -                                   | -                 | 1.678.795                                           |
| 24.696.248                       | 134.422                                       | -                   | 129                                 | -                 | 24.561.697                                          |

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

Calculation of RWA for Credit Risk Standard Approach - Bank Individually

Table 6.1.1. Disclosure of Asset Exposures on the Balance Sheet

| No                    | Kategori Portofolio<br>Portfolio Category                                                                                                           | 31 Desember 2023<br>December 31, 2023 |                                    |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------------|
|                       |                                                                                                                                                     | Tagihan Bersih<br>Net Claims          | ATMR Sebelum MRK<br>RWA Before MRK |
| (1)                   | (2)                                                                                                                                                 | (3)                                   | (4)                                |
| 1                     | Tagihan kepada Pemerintah<br>Government Receivables                                                                                                 | 5.138.954                             | -                                  |
| 2                     | Tagihan kepada Entitas Sektor Publik<br>Public Sector Entities Receivables                                                                          | 145.713                               | 72.856                             |
| 3                     | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Multilateral Development Banks and International Institutions Receivables | -                                     | -                                  |
| 4                     | Tagihan kepada Bank<br>Bank Receivables                                                                                                             | 496.839                               | 99.368                             |
| 5                     | Kredit Beragun Rumah Tinggal<br>Loans Secured by Residential Property                                                                               | 2.372.337                             | 1.073.409                          |
| 6                     | Kredit Beragun Properti Komersial<br>Loans Secured by Commercial Real Estate                                                                        | 80.596                                | 69.707                             |
| 7                     | Kredit Pegawai/Pensiunan<br>Employee/Retirement Loans                                                                                               | -                                     | -                                  |
| 8                     | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Micro Business, Small Business, and Retail Portfolio Receivables                   | 591.989                               | 443.992                            |
| 9                     | Tagihan kepada Korporasi<br>Corporate Receivables                                                                                                   | 11.632.316                            | 9.745.321                          |
| 10                    | Tagihan yang Telah Jatuh Tempo<br>Past Due Receivables                                                                                              | 19.174                                | 16.337                             |
| 11                    | Aset Lainnya<br>Other Assets                                                                                                                        | 4.280.449                             | -                                  |
| <b>Total</b><br>Total |                                                                                                                                                     | 24.758.367                            | 11.520.990                         |

dalam jutaan Rupiah  
in million of Rupiah

| 31 Desember 2022<br>December 31, 2022 |                              |                                    |                                   |
|---------------------------------------|------------------------------|------------------------------------|-----------------------------------|
| 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)                               |
| -                                     | 6.617.714                    | -                                  | -                                 |
| 72.856                                | 145.641                      | 72.821                             | 72.821                            |
| -                                     | -                            | -                                  | -                                 |
| 99.368                                | 533.601                      | 151.099                            | 151.099                           |
| 1.073.316                             | 2.596.327                    | 782.042                            | 782.042                           |
| 69.707                                | 43.714                       | 43.714                             | 43.714                            |
| -                                     | -                            | -                                  | -                                 |
| 433.609                               | 223.904                      | 167.928                            | 164.749                           |
| 8.333.427                             | 8.126.136                    | 7.659.127                          | 7.528.849                         |
| 16.337                                | 8.749                        | 12.927                             | 12.927                            |
| 4.379.369                             | 4.704.592                    | -                                  | 5.025.486                         |
| 14.477.990                            | 23.000.380                   | 8.889.658                          | 13.781.688                        |



**Tabel 6.1.2. Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif**

Table 6.1.2. Exposure to Commitment/Contingent Liability on Administrative Account Transactions

| No                           | Kategori Portofolio<br><i>Portfolio Category</i>                                                                                                           | 31 Desember 2023<br><i>December 31, 2023</i> |                                           |
|------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------------------|
|                              |                                                                                                                                                            | Tagihan Bersih<br><i>Net Claims</i>          | ATMR Sebelum MRK<br><i>RWA Before MRK</i> |
| (1)                          | (2)                                                                                                                                                        | (3)                                          | (4)                                       |
| 1                            | Tagihan kepada Pemerintah<br><i>Government Receivables</i>                                                                                                 | -                                            | -                                         |
| 2                            | Tagihan kepada Entitas Sektor Publik<br><i>Public Sector Entities Receivables</i>                                                                          | -                                            | -                                         |
| 3                            | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br><i>Multilateral Development Banks and International Institutions Receivables</i> | -                                            | -                                         |
| 4                            | Tagihan kepada Bank<br><i>Bank Receivables</i>                                                                                                             | -                                            | -                                         |
| 5                            | Kredit Beragun Rumah Tinggal<br><i>Loans Secured by Residential Property</i>                                                                               | -                                            | -                                         |
| 6                            | Kredit Beragun Properti Komersial<br><i>Loans Secured by Commercial Real Estate</i>                                                                        | -                                            | -                                         |
| 7                            | Kredit Pegawai/Pensiunan<br><i>Employee/Retirement Loans</i>                                                                                               | -                                            | -                                         |
| 8                            | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br><i>Micro Business, Small Business, and Retail Portfolio Receivables</i>                   | 6.997                                        | 5.247                                     |
| 9                            | Tagihan kepada Korporasi<br><i>Corporate Receivables</i>                                                                                                   | 52.053                                       | 52.053                                    |
| 10                           | Tagihan yang Telah Jatuh Tempo<br><i>Past Due Receivables</i>                                                                                              | -                                            | -                                         |
| 11                           | Aset Lainnya<br><i>Other Asset</i>                                                                                                                         | -                                            | -                                         |
| <b>Total</b><br><i>Total</i> |                                                                                                                                                            | 59.050                                       | 57.300                                    |

dalam jutaan Rupiah  
in million of Rupiah

| 31 Desember 2022<br>December 31, 2022 |                              |                                    |                                   |
|---------------------------------------|------------------------------|------------------------------------|-----------------------------------|
| 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)                               |
| -                                     | -                            | -                                  | -                                 |
| -                                     | -                            | -                                  | -                                 |
| -                                     | -                            | -                                  | -                                 |
| -                                     | -                            | -                                  | -                                 |
| -                                     | -                            | -                                  | -                                 |
| -                                     | -                            | -                                  | -                                 |
| -                                     | -                            | -                                  | -                                 |
| 3.875                                 | 6.795                        | 5.096                              | 5.096                             |
| 36.791                                | 10.278                       | 10.278                             | 10.278                            |
| -                                     | -                            | -                                  | -                                 |
| -                                     | -                            | -                                  | -                                 |
| 40.666                                | 17.073                       | 15.374                             | 15.374                            |



**Tabel 6.1.3. Pengungkapan Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)**

Table 6.1.3. Disclosure of Exposures Causing Credit Risk Due to Counterparty Credit Risk

| No  | Kategori Portofolio<br>Portfolio Category                                                                                                           | 31 Desember 2023<br>December 31, 2023 |                                    |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------------|
|     |                                                                                                                                                     | Tagihan Bersih<br>Net Claims          | ATMR Sebelum MRK<br>RWA Before MRK |
| (1) | (2)                                                                                                                                                 | (3)                                   | (4)                                |
| 1   | Tagihan kepada Pemerintah<br>Government Receivables                                                                                                 | -                                     | -                                  |
| 2   | Tagihan kepada Entitas Sektor Publik<br>Public Sector Entities Receivables                                                                          | -                                     | -                                  |
| 3   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Multilateral Development Banks and International Institutions Receivables | -                                     | -                                  |
| 4   | Tagihan kepada Bank<br>Bank Receivables                                                                                                             | -                                     | -                                  |
| 5   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Micro Business, Small Business, and Retail Portfolio Receivables                   | -                                     | -                                  |
| 6   | Tagihan kepada Korporasi<br>Corporate Receivables                                                                                                   | 125.469                               | 125.469                            |
|     | <b>Total</b><br>Total                                                                                                                               | 125.469                               | 125.469                            |

**Tabel 6.1.7. Pengungkapan Total Pengukuran Risiko Kredit**

Table 6.1.7. Disclosure of Total Credit Risk Measurements

dalam jutaan Rupiah  
in million of Rupiah

| No | Jenis Transaksi<br>Transaction Type                            | 31 Desember 2023<br>December 31, 2023 | 31 Desember 2022<br>December 31, 2022 |
|----|----------------------------------------------------------------|---------------------------------------|---------------------------------------|
| 1  | Total ATMR Risiko Kredit<br>Total Credit Risk RWA              | 14.519.125                            | 13.797.945                            |
| 2  | Total Faktor Pengurang Modal<br>Total Capital Reduction Factor | -                                     | -                                     |

dalam jutaan Rupiah  
in million of Rupiah

| 31 Desember 2022<br>December 31, 2022 |                              |                                    |                                   |
|---------------------------------------|------------------------------|------------------------------------|-----------------------------------|
| 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)                               |
| -                                     | 1.527.913                    | -                                  | -                                 |
| -                                     | -                            | -                                  | -                                 |
| -                                     | -                            | -                                  | -                                 |
| -                                     | -                            | -                                  | -                                 |
| -                                     | -                            | -                                  | -                                 |
| 469                                   | 150.882                      | 150.882                            | 883                               |
| 469                                   | 1.678.795                    | 150.882                            | 883                               |



**Tabel 7.1. Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar**

Table 7.1. Disclosure of Market Risk Using Standard Methods

| No  | Jenis Risiko<br><i>Risk Type</i>                | 31 Desember 2023<br><i>December 31, 2023</i> |                    |                                       |  |
|-----|-------------------------------------------------|----------------------------------------------|--------------------|---------------------------------------|--|
|     |                                                 | Bank                                         |                    | Konsolidasi<br><i>Consolidation</i>   |  |
|     |                                                 | Beban Modal<br><i>Capital Expense</i>        | ATMR<br><i>RWA</i> | Beban Modal<br><i>Capital Expense</i> |  |
| (1) | (2)                                             | (3)                                          | (4)                | (5)                                   |  |
| 1   | Risiko Suku Bunga<br><i>Interest Rate Risk</i>  |                                              |                    |                                       |  |
|     | a. Risiko Spesifik<br><i>a. Specific Risk</i>   | 9.891                                        | 123.638            | -                                     |  |
|     | b. Risiko Umum<br><i>b. General Risk</i>        | 13.182                                       | 164.770            | -                                     |  |
| 2   | Risiko Nilai Tukar<br><i>Exchange Rate Risk</i> | 2.632                                        | 32.903             | -                                     |  |
| 3   | Risiko Ekuitas *)<br><i>Equity Risk</i>         | -                                            | -                  | -                                     |  |
| 4   | Risiko Komoditas *)<br><i>Commodity Risk</i>    | -                                            | -                  | -                                     |  |
| 5   | Risiko Option<br><i>Option Risk</i>             | -                                            | -                  | -                                     |  |
|     | <b>Jumlah</b><br><i>Total</i>                   | 25.705                                       | 321.312            | -                                     |  |

dalam jutaan Rupiah  
in million of Rupiah

| 31 Desember 2022<br>December 31, 2022 |                                |             |                                |             |
|---------------------------------------|--------------------------------|-------------|--------------------------------|-------------|
| 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)        |
| -                                     | 6.765                          | 84.567      | -                              | -           |
| -                                     | 18.506                         | 231.328     | -                              | -           |
| -                                     | 2.425                          | 30.318      | -                              | -           |
| -                                     | -                              | -           | -                              | -           |
| -                                     | -                              | -           | -                              | -           |
| -                                     | -                              | -           | -                              | -           |
| -                                     | 27.697                         | 346.212     | -                              | -           |



**Tabel 8.1.a. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual**

dalam jutaan Rupiah  
in million of Rupiah

Table 8.1.a. Quantitative Disclosure of Operational Risk - Bank Individually

| Kode Komponen<br>Component Code           | Rincian<br>Details                                                                 | Validasi Kolom T<br>Validation T Column |
|-------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------------|
| 31 Desember 2023*)<br>December 31, 2023*) |                                                                                    |                                         |
| 0301000000                                | Komponen Indikator Bisnis (KIB)<br>Components of Business Indicators (KIB)         | 78.226                                  |
| 0302000000                                | Faktor Pengali Kerugian Internal (FPKI)<br>Internal Loss Multiplier Factor (FPKI)  | 1                                       |
| 0303000000                                | Modal Minimum Risiko Operasional (MMRO)<br>Minimum Operational Risk Capital (MMRO) | 78.226                                  |
| 0304000000                                | ATMR untuk Risiko Operasional<br>RWA for Operational Risk                          | 977.823                                 |

\*) Perhitungan berdasarkan SEOJK Nomor 6/SEOJK.03/2020 Tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum berlaku sejak 1 Januari 2023.

\*) Calculations based on SEOJK Number 6 / SEOJK.03 / 2020 concerning Calculation of Risk-Weighted Assets for Operational Risks Using the Standard Approach for Commercial Banks effective from 1 January 2023.

| No                                           | Pendekatan yang Digunakan<br><i>Approach Used</i>             | 31 Desember 2022*)<br><i>December 31, 2022*)</i>                                                              |                                        |                    |
|----------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|----------------------------------------|--------------------|
|                                              |                                                               | Pendapatan Bruto<br>(Rata-rata 3 tahun terakhir) **)<br><i>Gross Income<br/>(Average of last 3 years) **)</i> | Beban Modal<br><i>Capital Expenses</i> | ATMR<br><i>RWA</i> |
| 31 Desember 2022<br><i>December 31, 2022</i> |                                                               |                                                                                                               |                                        |                    |
| (1)                                          | (2)                                                           | (3)                                                                                                           | (4)                                    | (5)                |
| 1                                            | Pendekatan Indikator Dasar<br><i>Basic Indicator Approach</i> | 940.966                                                                                                       | 141.145                                | 1.764.312          |
|                                              | Jumlah<br><i>Total</i>                                        | 940.966                                                                                                       | 141.145                                | 1.764.312          |

\*) Perhitungan berdasarkan SEOJK Nomor 24/SEOJK.03/2016 Tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar

\*\*) Untuk Bank yang menggunakan Pendekatan Indikator Dasar dalam menghitung Risiko Operasional

\*) Calculations based on SEOJK Number 24/SEOJK.03/2016 concerning Calculation of Risk-Weighted Assets for Operational Risks Using the Basic Indicator Approach

\*\*) For Banks that use the Basic Indicator Approach in calculating Operational Risk







# Bab 06

## Tanggung Jawab Sosial Pengamanan Perusahaan

*Corporate Social Safety Responsibility*

Bank Artha Graha Internasional berkomitmen untuk menjalankan pengembangan usaha yang tidak hanya berorientasi pada aspek ekonomi, tapi Bank juga sangat memperhatikan aspek sosial dan lingkungan sesuai visi dan misi Bank, sebagai wujud tanggung jawab Bank dalam mendukung pembangunan berkelanjutan.

*Bank Artha Graha Internasional is committed to carrying out business development that is not only oriented towards economic aspects, but also paying close attention to social and environmental aspects in accordance with the Bank's vision and mission, as a form of the Bank's responsibility in supporting sustainable development.*



## TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN

### SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

Dalam menjalankan kegiatan usahanya, Bank Artha Graha Internasional senantiasa berupaya bahwa setiap keputusan dan aktivitas bisnis yang dilakukan mampu memberikan manfaat bagi para pemangku kepentingannya. Bank memandang bahwa tanggung jawab sosial merupakan sebuah kebutuhan yang pada akhirnya akan memberikan dampak positif terhadap nilai perusahaan. Berkaitan dengan hal tersebut, arah pelaksanaan tanggung jawab sosial adalah dalam upaya meningkatkan peran Bank dalam pencapaian tujuan pembangunan berkelanjutan atau *Sustainable Development Goals* (SDGs).

Bank harus juga dapat memberikan manfaat bagi seluruh pemangku kepentingan, dengan menjalankan program Tanggung Jawab Sosial Pengamanan Perusahaan atau *Corporate Social Safety Responsibility* (CSSR). Program CSSR yang dijalankan Bank terutama ditujukan untuk masyarakat yang berada disekitar wilayah operasi Bank dengan fokus pada bidang pelestarian lingkungan, penanggulangan bencana, sosial kemasyarakatan, pemberdayaan masyarakat.

Sebagai sebuah perusahaan yang bergerak dalam bidang perbankan, Bank telah berkomitmen dalam menerapkan program keuangan berkelanjutan yang merupakan dukungan sektor keuangan dalam pencapaian pembangunan berkelanjutan. Bank sangat menyadari bahwa sistem keuangan dapat mengambil peran penting dalam mencegah terjadinya praktik pendanaan atau investasi pada kegiatan usaha yang menggunakan sumber daya secara berlebihan, yang akhirnya berdampak pada kesenjangan sosial dan mengakibatkan kerusakan lingkungan hidup.

Bank Artha Graha Internasional menyajikan informasi tanggung jawab sosial dan lingkungan dalam bentuk Laporan Keberlanjutan pada buku terpisah. Laporan tersebut, sesuai dengan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 16/ SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, yaitu mengacu Peraturan OJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik serta GRI Standard.

*In conducting its business activities, Bank Artha Graha Internasional strives to ensure that every business decision and activity it undertakes is beneficial to its stakeholders. The Bank views that social responsibility is a necessity that will ultimately have a positive impact on the value of the company. In this regard, the direction of the implementation of social responsibility is in an effort to increase the Bank's role in achieving the Sustainable Development Goals (SDGs).*

*The Bank must also be able to provide benefits to all stakeholders through Corporate Social Safety Responsibility (CSSR) programs. The CSSR program run by the Bank is mainly aimed at the community around the Bank's operational area with a focus on environmental preservation, disaster management, social community, and community empowerment.*

*As a company engaged in the banking sector, the Bank has committed to implementing sustainable finance programs that support the financial sector in achieving sustainable development. The Bank is well aware that the financial system can play an important role in preventing funding or investment practices in business activities that use excessive resources, which ultimately have an impact on social inequality and result in environmental damage.*

*Bank Artha Graha Internasional presents information on social and environmental responsibility in the form of a Sustainability Report in a separate book. The report is in accordance with the Circular Letter of the Financial Services Authority (OJK) No. 16/SEOJK.04/2021 on the Form and Content of the Annual Report of Issuers or Public Companies, which refers to OJK Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies and the GRI Standard.*

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SURAT PERNYATAAN ANGGOTA DEWAN KOMISARIS DAN ANGGOTA DIREKSI  
TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN 2023  
PT BANK ARTHA GRAHA INTERNASIONAL TBK

STATEMENT OF MEMBERS OF THE BOARD OF COMMISSIONERS AND THE BOARD OF  
DIRECTORS ON THE RESPONSIBILITY FOR THE 2023 ANNUAL REPORT OF  
PT BANK ARTHA GRAHA INTERNASIONAL TBK

Jakarta, 26 April 2024  
*Jakarta, April 26, 2024*

**Dewan Komisaris,**  
*Board of Commissioners,*



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



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



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



**Elizawatie Simon**  
Komisaris Independen  
*Independent Commissioner*



**Pesta Uli Sitanggang**  
Komisaris Independen  
*Independent Commissioner*



Kami, yang bertanda tangan di bawah ini, menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank Artha Graha Internasional Tbk tahun 2023 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Bank.

*We, the undersigned, hereby declare that all information in the Annual Report of PT Bank Artha Graha Internasional Tbk for year 2023 has been fully contained and we shall be fully responsible to the correctness of contents in the Annual Report Bank.*

Demikian pernyataan ini dibuat dengan sebenarnya.

*This statement is hereby made in all truthfulness.*

**Direksi,**

*Board of Directors,*



**Andy Kasih**

Direktur Utama  
*President Director*



**Christina Harapan**

Wakil Direktur Utama  
*Vice President Director*



**Indra S. Budianto**

Direktur  
*Director*



**Indrastomo Nugroho**

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



**Handoyo Soedirdja**

Direktur  
*Director*



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# LAPORAN KEUANGAN

**TANGGAL 31 DESEMBER 2023  
DAN UNTUK TAHUN YANG BERAKHIR PADA  
TANGGAL TERSEBUT  
BESERTA LAPORAN AUDITOR INDEPENDEN**

( MATA UANG INDONESIA )

## *FINANCIAL STATEMENTS*

*AS AT DECEMBER 31, 2023 AND  
FOR THE YEAR THEN ENDED  
WITH INDEPENDENT AUDITORS' REPORT*

( *INDONESIAN CURRENCY* )

**GEDUNG ARTHA GRAHA**

Kawasan Niaga Terpadu Sudirman (SCBD)  
Jl. Jend. Sudirman Kav. 52-53, Jakarta 12190  
Phone : +62-21-515-2168 (H)  
Facsimile : +62-21-515-3157  
Website : www.arthagraha.com

**SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG  
JAWAB ATAS LAPORAN KEUANGAN  
TANGGAL 31 DESEMBER 2023 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 : Indra S Budianto  
Alamat kantor : Gedung Artha Graha Lantai 5  
Kawasan Niaga Terpadu Sudirman  
Jalan Jenderal Sudirman Kav. 52-53  
Jakarta 12190  
Alamat domisili : Jalan KH. Muhasyim VIII/35  
RT 014, RW 006, Cilandak Barat,  
Kecamatan Cilandak,  
Jakarta Selatan  
Nomor telepon : 021 - 5152168  
Jabatan : Direktur

menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Artha Graha Internasional Tbk ("Bank");
2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Bank telah diungkapkan secara lengkap dan benar;  
b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

**BOARD OF DIRECTORS' STATEMENT LETTER REGARDING  
THE RESPONSIBILITY FOR THE FINANCIAL STATEMENTS  
AS OF DECEMBER 31, 2023 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 : Indra S Budianto  
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 KH. Muhasyim VIII/35  
RT 014, RW 006, Cilandak Barat,  
Kecamatan Cilandak,  
Jakarta Selatan  
Telephone : 021 - 5152168  
Title : Director

*declare that:*

1. We are responsible for the preparation and presentation of the financial statements of PT Bank Artha Graha Internasional Tbk ("Bank");
2. The financial statements of the Bank have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. All information in the financial statements of the Bank has been disclosed in a complete and truthful manner;  
b. The financial statements of the Bank do not contain any incorrect information or material facts, nor do they omit any information or material facts;
4. We are responsible for the Bank's internal control system.

*This statement has been made truthfully.*

Jakarta, 28 Maret 2024 / March 28<sup>th</sup>, 2024

Atas nama dan mewakili Direksi / For and on behalf of the Board of Directors

  
Andy Kasih  
Direktur Utama/  
President Director



  
Indra S Budianto  
Direktur/  
Director

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**

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**Laporan Auditor Independen*****Independent Auditors' Report***

Ref: 00043/3.0409/AU.1/07/0524-3/1/III/2024

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 2023, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

*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, 2023, and the statements of profit or loss and other comprehensive income, changes in equity and cash flows for the year ended, and notes to the financial statements, including material accounting policy information.*

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 2023, 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, 2023, 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 ini. 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 2023, Bank telah mengakui pinjaman yang diberikan sebesar Rp12.147.368 juta dan telah menghitung cadangan kerugian penurunan nilai atas pinjaman yang diberikan sebesar Rp510.636 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, 2023, the Bank has recognized the loans amounting to Rp12,147,368 million and has calculated the allowance for impairment losses on loans amounting to Rp510,636 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.

#### Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan, tetapi tidak termasuk laporan keuangan dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca laporan tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

#### 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.

- *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.*

#### Other information

*Management is responsible for the other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditor's report thereon. The annual report is expected to be made available to us after the date of this auditor's report.*

*Our opinion on the financial statements does not cover the other information and we will not express any form assurance conclusion thereon.*

*In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.*

*When we read annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.*

#### 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.*



## 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:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material atas laporan keuangan terlampir, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut. Serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal 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.

## 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:*

- *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.*

- 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.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, pengamanan terkait.

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 kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

- 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.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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 PURADIREDA 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, 28 Maret 2024 / March 28, 2024  
Ref: 00043/3.0409/AU.1/07/0524-3/1/III/2024



00043



**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**LAPORAN POSISI KEUANGAN**  
**31 Desember 2023**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**STATEMENT OF FINANCIAL POSITION**  
**December 31, 2023**  
**(Expressed in million Rupiah, unless otherwise stated)**

|                                                                                                                                                           | Catatan/<br>Notes | 2023              | 2022              |                                                                                                                                    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>ASET</b>                                                                                                                                               |                   |                   |                   | <b>ASSETS</b>                                                                                                                      |
| Kas                                                                                                                                                       | 4, 44             | 369.134           | 290.754           | Cash                                                                                                                               |
| Giro pada Bank Indonesia                                                                                                                                  | 5, 44             | 2.658.276         | 2.937.933         | Current accounts with Bank Indonesia                                                                                               |
| Giro pada bank lain – bersih                                                                                                                              | 6, 44             | 338.297           | 375.060           | Current accounts with other banks – net                                                                                            |
| Penempatan pada Bank Indonesia dan bank lain                                                                                                              | 7, 44             | 711.075           | 1.378.005         | Placements with Bank Indonesia and other banks                                                                                     |
| Efek-efek                                                                                                                                                 | 8, 44             | 5.919.277         | 4.045.146         | Marketable securities                                                                                                              |
| Efek-efek yang dibeli dengan janji dijual kembali                                                                                                         | 9, 44             | 125.469           | 1.678.795         | Securities purchased under agreement to resell                                                                                     |
| Tagihan derivatif                                                                                                                                         | 10, 44            | 35                | 143               | Derivative receivables                                                                                                             |
| Kredit yang diberikan – setelah dikurangi cadangan kerugian penurunan nilai pada 31 Desember 2023 dan 2022 masing- masing sebesar Rp510.636 dan Rp524.587 | 13, 44            | 11.636.733        | 9.705.183         | Loan – net allowance for impairment losses as of December 31, 2023 and 2022 amounting to Rp510,636 and Rp524,587, respectively     |
| Pendapatan bunga yang masih akan diterima                                                                                                                 | 11, 44            | 326.422           | 365.947           | Accrued interest receivable                                                                                                        |
| Biaya dibayar dimuka                                                                                                                                      | 12                | 144.641           | 156.451           | Prepaid expenses                                                                                                                   |
| Tagihan akseptasi                                                                                                                                         | 14, 44            | 131.362           | 276.735           | Acceptance receivables                                                                                                             |
| Penyertaan saham                                                                                                                                          | 15, 44            | 6                 | 6                 | Investment in shares of stock                                                                                                      |
| Aset tetap – setelah dikurangi akumulasi penyusutan pada 31 Desember 2023 dan 2022 masing-masing sebesar Rp229.180 dan Rp198.449                          | 16                | 2.127.797         | 2.078.315         | Fixed assets - net of accumulated depreciation as of December 31, 2023 and 2022 amounting to Rp229,180 and Rp198,449, respectively |
| Aset takberwujud – bersih                                                                                                                                 | 17                | 31.873            | 31.164            | Intangible assets – net                                                                                                            |
| Agunan yang diambil alih – bersih                                                                                                                         | 18                | 936.110           | 1.223.296         | Foreclosed asset – net                                                                                                             |
| Aset pajak tangguhan                                                                                                                                      | 22b               | 270.760           | 304.870           | Deferred tax assets                                                                                                                |
| Aset lain-lain                                                                                                                                            | 18, 44            | 376.344           | 589.830           | Other assets                                                                                                                       |
| <b>JUMLAH ASET</b>                                                                                                                                        |                   | <b>26.103.611</b> | <b>25.437.633</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

|                                                                                                                                           | Catatan/<br>Notes | 2023              | 2022              |                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|---------------------------------------------------------------------------------------------------------------|
| <b>LIABILITAS DAN EKUITAS</b>                                                                                                             |                   |                   |                   | <b>LIABILITIES AND EQUITY</b>                                                                                 |
| <b>LIABILITAS</b>                                                                                                                         |                   |                   |                   | <b>LIABILITIES</b>                                                                                            |
| Liabilitas segera                                                                                                                         | 19, 44            | 95.711            | 87.094            | Obligations due immediately                                                                                   |
| Simpanan dari nasabah                                                                                                                     | 20, 44, 37        | 20.631.701        | 20.325.078        | Deposit from customers                                                                                        |
| Simpanan dari bank lain                                                                                                                   | 21, 44            | 336.958           | 18.641            | Deposits from other banks                                                                                     |
| Liabilitas derivatif                                                                                                                      | 10, 44            | 1.057             | 33                | Derivative liabilities                                                                                        |
| Liabilitas akseptasi                                                                                                                      | 14, 44            | 131.863           | 277.445           | Acceptance payables                                                                                           |
| Utang pajak                                                                                                                               | 22a               | 11.713            | 10.870            | Taxes payable                                                                                                 |
| Bunga masih harus dibayar                                                                                                                 | 23, 44            | 26.693            | 18.438            | Accrued interest payable                                                                                      |
| Liabilitas imbalan pasca kerja                                                                                                            | 25b               | 118.875           | 124.006           | Post employments benefit liabilities                                                                          |
| Pinjaman subordinasi                                                                                                                      | 26, 44            | 200.000           | 200.000           | Subordinated loan                                                                                             |
| Liabilitas lain-lain                                                                                                                      | 24, 44            | 378.007           | 371.658           | Other liabilities                                                                                             |
| <b>JUMLAH LIABILITAS</b>                                                                                                                  |                   | <b>21.932.578</b> | <b>21.433.263</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                                                                            |
| - Modal ditempatkan dan disetor penuh –<br>20.223.412.907 saham pada tanggal<br>31 Desember 2023 dan 2022                                 |                   |                   |                   | - Issued and fully paid 20,223,412,907<br>shares as December 31, 2023 and 2022                                |
| Tambahan modal disetor                                                                                                                    | 28                | 415.285           | 415.285           | Additional paid-in capital                                                                                    |
| Revaluasi aset tetap                                                                                                                      | 16                | 1.379.822         | 1.349.281         | Revaluation surplus of fixed assets                                                                           |
| Pengukuran kembali program imbalan<br>pasti setelah dikurangi pajak                                                                       |                   | 61.575            | 60.364            | Remeasurement of defined benefits<br>program after tax                                                        |
| Keuntungan dari perubahan nilai<br>aset keuangan yang diukur pada nilai wajar<br>melalui penghasilan komprehensif lain<br>dikurangi pajak | 8                 | 2.342             | 14.184            | Gain on changes in value of financial<br>assets at fair value through other<br>comprehensive income after tax |
| Saldo laba (rugi)                                                                                                                         |                   | 69.637            | (77.116)          | Retained earnings (loss)                                                                                      |
| <b>JUMLAH EKUITAS</b>                                                                                                                     |                   | <b>4.171.033</b>  | <b>4.004.370</b>  | <b>TOTAL EQUITY</b>                                                                                           |
| <b>JUMLAH LIABILITAS DAN EKUITAS</b>                                                                                                      |                   | <b>26.103.611</b> | <b>25.437.633</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 2023**  
**(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, 2023**  
**(Expressed in million Rupiah, unless otherwise stated)**

|                                                                                                                          | Catatan/<br>Notes | 2023               | 2022               |                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------|--------------------|-------------------------------------------------------------------------------------------------|
| <b>PENDAPATAN (BEBAN) OPERASIONAL</b>                                                                                    |                   |                    |                    | <b>OPERATING INCOME (EXPENSES)</b>                                                              |
| Pendapatan bunga                                                                                                         | 29, 37            | 1.484.753          | 1.441.977          | Interest income                                                                                 |
| Beban bunga                                                                                                              | 30, 37            | (502.774)          | (491.344)          | Interest expense                                                                                |
| <b>Pendapatan bunga – bersih</b>                                                                                         |                   | <b>981.979</b>     | <b>950.633</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                                                |                   | 244.222            | 122.099            | 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                 | 28.839             | 1.235              | Gain from changes in fair value of financial assets at fair value through profit and loss – net |
| Provisi dan komisi lainnya                                                                                               |                   | 32.589             | 29.056             | Other fees and commissions                                                                      |
| Keuntungan dari transaksi mata uang asing – bersih                                                                       |                   | 6.968              | 14.731             | Gain from foreign exchange transactions – net                                                   |
| <b>Jumlah pendapatan operasional lainnya</b>                                                                             |                   | <b>312.618</b>     | <b>167.121</b>     | <b>Total other operating income</b>                                                             |
| <b>Beban operasional lainnya</b>                                                                                         |                   |                    |                    | <b>Other operating expenses</b>                                                                 |
| Beban tenaga kerja                                                                                                       | 31, 37            | (279.962)          | (265.404)          | Employee expenses                                                                               |
| Beban operasi                                                                                                            | 32, 37            | (589.632)          | (429.677)          | Operating expenses                                                                              |
| Beban umum dan administrasi                                                                                              | 33                | (134.270)          | (119.167)          | General and administrative expenses                                                             |
| Kerugian penurunan nilai aset keuangan dan non keuangan – bersih                                                         | 34                | (103.657)          | (240.495)          | Impairment loss on financial and non-financial assets – net                                     |
| <b>Jumlah beban operasional lainnya</b>                                                                                  |                   | <b>(1.107.521)</b> | <b>(1.054.743)</b> | <b>Total other operating expenses</b>                                                           |
| <b>LABA OPERASIONAL</b>                                                                                                  |                   | <b>187.076</b>     | <b>63.011</b>      | <b>PROFIT FROM OPERATIONS</b>                                                                   |
| <b>PENDAPATAN (BEBAN) NON OPERASIONAL</b>                                                                                | 35                | <b>(3.719)</b>     | <b>6.130</b>       | <b>NON-OPERATING INCOME (EXPENSES)</b>                                                          |
| <b>LABA SEBELUM PAJAK PENGHASILAN</b>                                                                                    |                   | <b>183.357</b>     | <b>69.141</b>      | <b>PROFIT BEFORE INCOME TAX</b>                                                                 |
| <b>BEBAN PAJAK PENGHASILAN</b>                                                                                           |                   |                    |                    | <b>INCOME TAX EXPENSES</b>                                                                      |
| Pajak tangguhan                                                                                                          | 22b               | (36.604)           | (14.144)           | Deferred tax                                                                                    |
| <b>LABA TAHUN BERJALAN</b>                                                                                               |                   | <b>146.753</b>     | <b>54.997</b>      | <b>PROFIT 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 2023**  
**(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, 2023**  
**(Expressed in million Rupiah, unless otherwise stated)**

|                                                              | Catatan/<br>Notes | 2023           | 2022           |                                                                        |
|--------------------------------------------------------------|-------------------|----------------|----------------|------------------------------------------------------------------------|
| <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                                 | 16                | 30.541         | -              | Revaluation surplus of fixed assets                                    |
| Pengukuran kembali program imbalan pasti                     | 25                | 1.495          | 16.756         | Remeasurement of defined benefits program                              |
| Pajak penghasilan terkait                                    | 22b               | (284)          | (3.184)        | Related income tax                                                     |
| Sub jumlah                                                   |                   | 31.752         | 13.572         | 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                | (14.620)       | (22.405)       | Changes in fair value of securities through other comprehensive income |
| Pajak penghasilan terkait                                    | 22b               | 2.778          | 4.257          | Related income tax                                                     |
| Sub jumlah                                                   |                   | (11.842)       | (18.148)       | Sub total                                                              |
| <b>JUMLAH PENGHASILAN (RUGI) KOMPREHENSIF TAHUN BERJALAN</b> |                   | <b>19.910</b>  | <b>(4.576)</b> | <b>TOTAL COMPREHENSIVE INCOME (LOSS) FOR THE YEAR</b>                  |
| <b>JUMLAH LABA KOMPREHENSIF</b>                              |                   | <b>166.663</b> | <b>50.421</b>  | <b>TOTAL COMPREHENSIVE PROFIT</b>                                      |
| <b>LABA PER SAHAM DASAR (Rupiah penuh)</b>                   | 36                | <b>7,26</b>    | <b>2,72</b>    | <b>BASIC EARNINGS 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 2023  
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**STATEMENT OF CHANGES IN EQUITY**  
For the Year Ended December 31, 2023  
(Expressed in million Rupiah, unless otherwise stated)

|                               |                          | 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><i>Additional<br/>paid in capital</i> | Surplus<br>revaluasi aset/<br><i>Revaluation<br/>surplus of fixed<br/>assets</i> | Keuntungan<br>dari perubahan<br>nilai aset keuangan<br>yang diukur 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/>fair value through<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> |                                 |
|-------------------------------|--------------------------|---------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|----------------------------------------|---------------------------------|
|                               | Catatan/<br><i>Notes</i> |                                                                                                                           |                                                                     |                                                                                  |                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                |                                                                    |                                        |                                 |
| Saldo per 01 Januari 2022     |                          | 2.242.372                                                                                                                 | 415.285                                                             | 1.349.281                                                                        | 32.332                                                                                                                                                                                                                                                                                           | 46.792                                                                                                                                                         | (132.113)                                                          | 3.953.949                              | Balance as of January 01, 2022  |
| Laba tahun berjalan           | 36                       | -                                                                                                                         | -                                                                   | -                                                                                | -                                                                                                                                                                                                                                                                                                | -                                                                                                                                                              | 54.997                                                             | 54.997                                 | Profit for the current year     |
| Rugi komprehensif lainnya     |                          | -                                                                                                                         | -                                                                   | -                                                                                | (18.148)                                                                                                                                                                                                                                                                                         | 13.572                                                                                                                                                         | -                                                                  | (4.576)                                | Other comprehensive loss        |
| Saldo per 31 Desember 2022    |                          | <u>2.242.372</u>                                                                                                          | <u>415.285</u>                                                      | <u>1.349.281</u>                                                                 | <u>14.184</u>                                                                                                                                                                                                                                                                                    | <u>60.364</u>                                                                                                                                                  | <u>(77.116)</u>                                                    | <u>4.004.370</u>                       | Balance as of December 31, 2022 |
| Laba tahun berjalan           | 36                       | -                                                                                                                         | -                                                                   | -                                                                                | -                                                                                                                                                                                                                                                                                                | -                                                                                                                                                              | 146.753                                                            | 146.753                                | Profit for the current year     |
| Penghasilan komprehensif lain |                          | -                                                                                                                         | -                                                                   | 30.541                                                                           | (11.842)                                                                                                                                                                                                                                                                                         | 1.211                                                                                                                                                          | -                                                                  | 19.910                                 | Other comprehensive income      |
| Saldo per 31 Desember 2023    |                          | <u>2.242.372</u>                                                                                                          | <u>415.285</u>                                                      | <u>1.379.822</u>                                                                 | <u>2.342</u>                                                                                                                                                                                                                                                                                     | <u>61.575</u>                                                                                                                                                  | <u>69.637</u>                                                      | <u>4.171.033</u>                       | Balance as of December 31, 2023 |

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 2023**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**STATEMENTS OF CASH FLOW**  
**For the Year Ended December 31, 2023**  
**(Expressed in million Rupiah, unless otherwise stated)**

|                                                                                                   | Catatan/<br>Notes | 2023             | 2022             |                                                                                                           |
|---------------------------------------------------------------------------------------------------|-------------------|------------------|------------------|-----------------------------------------------------------------------------------------------------------|
| <b>ARUS KAS DARI AKTIVITAS OPERASI</b>                                                            |                   |                  |                  | <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>                                                               |
| Penerimaan bunga                                                                                  |                   | 1.556.866        | 1.449.676        | Receipts of interest                                                                                      |
| Pembayaran bunga                                                                                  |                   | (494.520)        | (497.001)        | Payment of interest                                                                                       |
| Pembayaran beban tenaga kerja                                                                     |                   | (283.598)        | (278.422)        | Payment of personal expenses                                                                              |
| Pembayaran beban umum dan administrasi                                                            |                   | 39.726           | (585.695)        | Payment of general and administrative expenses                                                            |
| Pembayaran beban operasional                                                                      |                   | (285.098)        | (358.987)        | Payment of operating expenses                                                                             |
| Pembayaran beban non-operasional lainnya – bersih                                                 |                   | (941)            | 9.039            | Payment of non-operating expenses – net                                                                   |
| <b>Arus kas sebelum perubahan dalam aset dan liabilitas operasi</b>                               |                   | <b>532.435</b>   | <b>(261.390)</b> | <b>Cash flow before changes in operating assets and liabilities</b>                                       |
| Penurunan (penambahan) aset operasi:                                                              |                   |                  |                  | Decrease (increase) in operating assets:                                                                  |
| Kredit yang diberikan                                                                             |                   | (1.925.154)      | 1.204.576        | Loans                                                                                                     |
| Aset lain-lain                                                                                    |                   | 247.638          | 374.393          | Other assets                                                                                              |
| Penambahan (penurunan) liabilitas operasi:                                                        |                   |                  |                  | Increase (decrease) in operating liabilities:                                                             |
| Liabilitas segera                                                                                 | 19                | 8.617            | 27.400           | Liabilities due immediately                                                                               |
| Simpanan nasabah                                                                                  | 20                | 306.623          | (680.878)        | Deposit from customer                                                                                     |
| Simpanan dari bank lain                                                                           | 21                | 318.317          | 524              | Deposit from other banks                                                                                  |
| Beban akrual dan liabilitas lain-lain                                                             |                   | (6.606)          | (59.793)         | Accrued expenses and other liabilities                                                                    |
| <b>Kas bersih diperoleh dari (digunakan untuk) aktivitas operasi</b>                              |                   | <b>(518.130)</b> | <b>604.832</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                | 2.960            | 7.403            | Proceeds from sale of fixed assets                                                                        |
| Perolehan aset takberwujud                                                                        |                   | (13.936)         | (7.515)          | Acquisition of intangible assets                                                                          |
| Pembelian efek-efek - bersih                                                                      | 8                 | (1.894.723)      | (1.161.126)      | Purchase of marketable securities – net                                                                   |
| Efek-efek yang dibeli dengan janji dijual kembali                                                 | 9                 | 1.553.326        | 1.021.555        | Securities purchased under agreement to resell                                                            |
| Perolehan aset tetap                                                                              | 16                | (32.029)         | (11.287)         | Acquisition of fixed assets                                                                               |
| <b>Kas bersih digunakan untuk aktivitas investasi</b>                                             |                   | <b>(384.402)</b> | <b>(150.970)</b> | <b>Net cash used in investing activities</b>                                                              |
| <b>ARUS KAS DARI AKTIVITAS PENDANAAN</b>                                                          |                   |                  |                  | <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>                                                               |
| <b>KENAIKAN (PENURUNAN) KAS DAN SETARA KAS</b>                                                    |                   | <b>(902.532)</b> | <b>453.862</b>   | <b>INCREASE (DECREASE) CASH AND CASH EQUIVALENTS</b>                                                      |
| Pengaruh perubahan kurs mata uang asing                                                           |                   | (2.778)          | 25.103           | Effect of foreign currency exchange rate changes                                                          |
| <b>KAS DAN SETARA KAS AWAL TAHUN</b>                                                              |                   | <b>4.982.095</b> | <b>4.503.130</b> | <b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR</b>                                                 |
| <b>KAS DAN SETARA KAS AKHIR TAHUN</b>                                                             |                   | <b>4.076.785</b> | <b>4.982.095</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                 | 369.134          | 290.754          | Cash                                                                                                      |
| Giro pada Bank Indonesia                                                                          | 5                 | 2.658.276        | 2.937.933        | Current accounts with Bank Indonesia                                                                      |
| Giro pada bank lain                                                                               | 6                 | 338.300          | 375.403          | Current account with other banks                                                                          |
| Penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam 3 bulan dari tanggal akuisisi | 7                 | 711.075          | 1.378.005        | Placements with Bank Indonesia and other banks that will mature within 3 months from the date acquisition |
| <b>Jumlah</b>                                                                                     |                   | <b>4.076.785</b> | <b>4.982.095</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.GBI/2005 tanggal 15 Juni 2005 tentang Pemberian Izin Penggabungan Usaha (*merger*) PT Bank Artha Graha ke dalam PT Bank Inter-Pacific Tbk. Izin usaha PT Bank Inter-Pacific Tbk diubah berdasarkan Surat Keputusan Gubernur Bank Indonesia No.7/49/KEP.GBI/2005 tanggal 16 Agustus 2005 tentang Perubahan Izin Usaha Atas Nama PT Bank Inter-Pacific Tbk menjadi Izin Usaha Atas Nama PT Bank Artha Graha Internasional Tbk.

**1. GENERAL**

**a. Establishment and general information**

*PT Bank Artha Graha Internasional Tbk ("the Bank") initially was established under the name of PT Inter-Pacific Financial Corporation based on Deed No. 12 dated September 7, 1973 and Amendment Deed No. 26 dated December 13, 1974 which made in front of Bagijo, 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.GBI/2005 dated June 15, 2005 about Granting Merger Approval of PT Bank Artha Graha into PT Bank Inter-Pacific Tbk. The license of PT Bank Inter-Pacific Tbk was changed based on Decision Letter of Bank Indonesia Governor No.7/49/KEP.GBI/2005 dated August 16, 2005 regarding The Change of Business License on behalf of PT Bank Inter-Pacific Tbk become PT Bank Artha Graha Internasional Tbk.*

**1. UMUM (lanjutan)**

**a. Pendirian dan informasi umum (lanjutan)**

Kantor Pusat Bank terletak di Gedung Artha Graha, Kawasan Niaga Terpadu Sudirman, Jalan Jenderal Sudirman Kav. 52-53, Jakarta Selatan. Bank memiliki kantor pusat operasional, kantor cabang, kantor cabang pembantu, kantor kas, *payment poin*, Anjungan Tunai Mandiri (ATM) sebagai berikut (tidak diaudit):

|                              | 2023 |
|------------------------------|------|
| Kantor pusat operasional     | 1    |
| Kantor cabang                | 31   |
| Kantor cabang pembantu       | 34   |
| Mobile terminal              | 1    |
| Anjungan Tunai Mandiri (ATM) | 153  |

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):*

|  | 2022 |                                 |
|--|------|---------------------------------|
|  | 1    | Operational head office         |
|  | 31   | Branches                        |
|  | 35   | Sub branches                    |
|  | 1    | Mobile terminal                 |
|  | 131  | 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.*

**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 2023:

| <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 2023</b>                                       | <b>20.021.178.777</b>                     | <b>Total Bank's listed shares in the Indonesia Stock Exchange as of December 31, 2023</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, 2023 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.16 tanggal 17 Juli 2023, susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2023 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  
 Elizawatie Simon  
 Pesta Uli Sitanggang

**Direksi:**

Direktur Utama  
 Wakil Direktur Utama  
 Direktur Kepatuhan /Direktur Independen  
 Direktur  
 Direktur

Andy Kasih  
 Christina Harapan  
 Indrastomo Nugroho  
 Indra Sintung Budianto  
 Handoyo Soedirdja

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

**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.16 dated July 17, 2023, the composition of the Bank's Boards of Commissioners and Directors as of December 31, 2023 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*

*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*

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.002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023 dan Keputusan Dewan Komisaris No.003/KOM-BAG/XI/2022 tanggal 01 November 2022, susunan Komite Audit pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

|         | 2023                 |
|---------|----------------------|
| Ketua   | Pesta Uli Sitanggang |
| Anggota | Suryani Purwita      |
| Anggota | Anas Latief          |

**Komite pemantau risiko**

Berdasarkan Keputusan Dewan Komisaris No.002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023 dan Keputusan Dewan Komisaris No.003/KOM-BAG/XI/2022 tanggal 01 November 2022, susunan Komite Pemantau Risiko pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

|         | 2023             |
|---------|------------------|
| Ketua   | Elizawatie Simon |
| Anggota | Suryani Purwita  |
| Anggota | Anas Latief      |

**Komite remunerasi dan nominasi**

Berdasarkan Keputusan Dewan Komisaris No.002/BAGI-KOM/XII/2023 tanggal 6 Desember 2023 dan Keputusan Dewan Komisaris No.001/KOM-BAGI/X/2021 tanggal 25 Oktober 2021, susunan Komite remunerasi dan nominasi pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

|         | 2023            |
|---------|-----------------|
| Ketua   | Kiki Syahnakri  |
| Anggota | Tomy Winata     |
| Anggota | Marlene Gunawan |

**Sekretaris Perusahaan dan satuan kerja audit internal**

**Sekretaris Perusahaan**

Berdasarkan Surat Keputusan No. SK-MT/HC/0304/VII/2023 tanggal 7 Juli 2023 efektif 10 Juli 2023 dan Surat Keputusan No. SK-MT/SDM/0357/IX/2021 tanggal 21 September 2021 efektif 22 September 2021, Sekretaris Perusahaan pada tanggal 31 Desember 2023 dan 2022 adalah Elvin Halim dan 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 Decree of the Board of Commissioners No.002/BAGI-KOM/XII/2023 dated December 6, 2023 and the Decree of the Board of Commissioners No.003/KOM-BAG/XI/2022 dated November 01, 2022, the composition of the Audit Committee as of December 31, 2023 and 2022 is as follows:

|                      | 2022 |          |
|----------------------|------|----------|
| Kiki Syahnakri       |      | Chairman |
| Suryani Purwita      |      | Member   |
| Pesta Uli Sitanggang |      | Member   |

**Risk monitoring committee**

Based on the Decree of the Board of Commissioners No.002/BAGI-KOM/XII/2023 dated December 6, 2023 and the Decree of the Board of Commissioners No.003/KOM-BAG/XI/2022 dated November 01, 2022, the composition of the Risk Monitoring Committee as of December 31, 2023 and 2022 is as follows:

|                      | 2022 |          |
|----------------------|------|----------|
| Elizawatie Simon     |      | Chairman |
| Suryani Purwita      |      | Member   |
| Pesta Uli Sitanggang |      | Member   |

**Remuneration and nomination committee**

Based on Board of Commissioners Decree No.002/BAGI-KOM/XII/2023 dated December 6, 2023 and Board of Commissioners Decree No.001/KOM-BAGI/X/2021 dated October 25, 2021, the composition of the remuneration and nomination Committee on December 31, 2023 and 2022 are as follows:

|                        | 2022 |          |
|------------------------|------|----------|
| 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/HC/0304/VII/2023 dated July 7, 2023 effective July 10, 2023 and Decree No. SK-MT/SDM/0357/IX/2021 dated September 21, 2021 effective September 22, 2021, the Corporate Secretaries on 31 December 2023 and 2022 are Elvin Halim and 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 2023 dan 2022 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 2023 dan 2022 adalah sebagai berikut:

|                 | <b>2023</b>   | <b>2022</b>   |
|-----------------|---------------|---------------|
| Dewan Komisaris | 18.536        | 12.781        |
| Direksi         | 18.590        | 16.582        |
| <b>Jumlah</b>   | <b>37.126</b> | <b>29.363</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 2023 dan 2022, Bank memiliki karyawan masing-masing sejumlah 1.463 dan 1.487 (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 28 Maret 2024.

**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, 2023 and 2022 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, 2023 and 2022 are as follows:

Board of Commissioners  
Board of Directors  
**Total**

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, 2023 and 2022, the Bank had 1,463 and 1,487 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 28, 2024.

## **2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL**

Berikut ini adalah kebijakan akuntansi material 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 MATERIAL ACCOUNTING POLICIES**

*Presented below are the material 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 MATERIAL (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")**

Berikut ini ringkasan revisi dan amandemen PSAK dan ISAK yang diterbitkan oleh Dewan Standar Akuntansi Keuangan (DSAK) - IAI yang relevan untuk Bank, yang berlaku efektif untuk laporan keuangan pada tanggal 31 Desember 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;

**2. SUMMARY OF MATERIAL 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")**

*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, which is effective to the Bank on financial statements as of December 31, 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;*



**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**b. Penerapan Standar Akuntansi Keuangan Baru dan Revisi ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") (lanjutan)**

Berikut ini ringkasan revisi dan amandemen PSAK dan ISAK yang diterbitkan oleh Dewan Standar Akuntansi Keuangan (DSAK) - IAI yang relevan untuk Bank, yang berlaku efektif untuk laporan keuangan pada tanggal 31 Desember 2023 (lanjutan):

Amendemen PSAK 46: "Pajak Penghasilan" tentang Pajak Tangguhan terkait Aset dan Liabilitas yang timbul dari Transaksi Tunggal.

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.

**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.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)**

**b. Adoption of new and Revised Statements of Financial Accounting Standards ("SFAS") and Interpretations of Financial Accounting Standards ("IFAS") (continued)**

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, which is effective to the Bank on financial statements as of December 31, 2023 (continued):

Amendment of SFAS 46: "Income Tax" on Deferred Tax related to Assets and Liabilities arising from a Single Transaction.

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.

**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.

**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**c. Transaksi dan saldo dalam mata uang asing (lanjutan)**

Berikut ini adalah kurs mata uang asing utama yang digunakan untuk menjabarkan pada tanggal 31 Desember 2023 dan 2022 (Rupiah penuh):

|                       | 2023      |
|-----------------------|-----------|
| Poundsterling Inggris | 19.626,56 |
| Euro Eropa            | 17.038,32 |
| Dolar Amerika Serikat | 15.397,00 |
| Dolar Australia       | 10.520,77 |
| Dolar Singapura       | 11.676,34 |
| Yuan China            | 2.169,50  |
| Dolar Hong Kong       | 1.970,73  |
| Yen Jepang            | 108,88    |

**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.

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:

- aset keuangan yang diukur pada nilai wajar melalui laba rugi,
- aset keuangan yang diukur pada nilai wajar melalui pendapatan komprehensif lainnya,
- 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.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)**

**c. Transactions and balances in foreign currency (continued)**

*Below are the major exchange rates used for translation as of December 31, 2023 and 2022 (Rupiah full amount):*

|  | 2023      |                             |
|--|-----------|-----------------------------|
|  | 18.786,09 | Great Britain Poundsterling |
|  | 16.581,72 | European Euro               |
|  | 15.567,50 | United States Dollar        |
|  | 10.557,88 | Australian Dollar           |
|  | 11.592,88 | Singapore Dollar            |
|  | 2.234,50  | China Yuan                  |
|  | 1.996,55  | Hong Kong Dollar            |
|  | 117,81    | 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.*

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:*

- financial assets measured at fair value through profit or loss,
- financial assets measured at fair value through other comprehensive income,
- 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.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**i. Aset keuangan (lanjutan)**

- 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.

- 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.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**i. Financial assets (continued)**

- 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.

- 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.

**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**d. Aset dan liabilitas keuangan (lanjutan)**

**i. Aset keuangan (lanjutan)**

- c) Aset keuangan yang diukur pada biaya perolehan diamortisasi (lanjutan)

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".

**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 diakui pendapatan kelompok diperdagangkan - bersih.

Jika Bank pada pengakuan awal telah menetapkan instrumen utang tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar), maka selanjutnya, penetapan ini tidak dapat diubah.

Perubahan nilai wajar terkait dengan liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laba rugi diakui didalam pendapatan kelompok diperdagangkan - bersih. Beban Bunga dari liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laba rugi dicatat diakui pendapatan kelompok diperdagangkan - bersih.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)**

**d. Financial assets and liabilities (continued)**

**i. Financial assets (continued)**

- c) Financial assets carried at amortized cost (continued)

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".

**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.

**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (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 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.

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 MATERIAL 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)

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.

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 MATERIAL  
(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 kuotasian 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 kuotasian 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 kuotasian 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 menanggukuhkan 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 MATERIAL 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 MATERIAL (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 MATERIAL 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 MATERIAL (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 MATERIAL 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 MATERIAL (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

Pengungkapan

Bank mengklasifikasikan pengukuran nilai wajar dengan menggunakan hirarki nilai wajar yang mencerminkan signifikansi input yang digunakan dalam melakukan pengukuran. Hirarki nilai wajar memiliki tingkat sebagai berikut:

- Tingkat 1: Harga kuotasian (tidak disesuaikan) dalam pasar aktif untuk aset dan liabilitas yang identik;
- Tingkat 2: Teknik penilaian yang menggunakan input selain harga kuotasian yang termasuk di dalam tingkat 1 yang dapat diobservasi untuk aset dan liabilitas baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya derivasi dari harga); dan
- Tingkat 3: Teknik penilaian yang menggunakan input untuk aset dan liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

Risiko pasar - analisis sensitivitas Bank mengungkapkan:

- Analisis sensitivitas untuk setiap jenis risiko pasar dimana entitas terekspos pada akhir tahun pelaporan yang menunjukkan bagaimana laba rugi dan ekuitas mungkin terpengaruh oleh perubahan pada variabel risiko yang relevan yang mungkin dapat terjadi pada tanggal tersebut;
- Metode dan asumsi yang digunakan dalam menyusun analisis sensitivitas; dan
- Perubahan metode dan asumsi yang digunakan tahun sebelumnya dan alasan perubahannya.

Untuk pengukuran nilai wajar yang diakui dalam laporan posisi keuangan untuk setiap kelompok instrumen keuangan, Bank mengungkapkan:

- Tingkat pada hirarki nilai wajar dimana pengukuran nilai wajar dikategorikan secara keseluruhan, memisahkan pengukuran nilai wajar sesuai tingkat yang ditentukan di atas.
- Setiap pemindahan signifikan antara tingkat 1 dan tingkat 2 pada hirarki nilai wajar dan alasannya. Pemindahan ke dalam setiap tingkat diungkapkan dan dijelaskan secara terpisah dari pemindahan keluar dari setiap tingkat.

Bank mengklasifikasikan instrumen keuangan dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi instrumen keuangan dapat dilihat pada tabel di bawah ini:

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

Disclosure

The Bank classifies fair value measurements using a fair value hierarchy that reflects the significance of the inputs used in making the measurements. The fair value hierarchy shall have the following levels:

- Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities;
- Level 2: Valuation technique which use inputs other than quotes prices included within level 1 that are observable for the asset or liability either directly (example, price) or indirectly (example derived from prices); and
- Level 3: Valuation technique which use inputs for the asset and liability that are not based on observable market data (unobservable inputs).

Market risk - sensitivity analysis The Bank discloses:

- A sensitivity analysis for each type of market risk to which the entity is exposed at the end of reporting year, showing how profit or loss and equity would have been affected by changes in the relevant risk variable that were reasonably possible at that date;
- The methods and assumptions used in preparing the sensitivity analysis; and
- Changes from the previous year in the methods and assumptions used and the reasons for such changes.

For fair value measurements recognized in the statement of financial position for each class of financial instruments, the Bank discloses:

- The level in the fair value hierarchy into which the fair value measurements are categorized in their entirety, segregating fair value measurements in accordance with the levels defined above.
- Any significant transfers between level 1 and level 2 of the fair value hierarchy and the reasons for those transfers. Transfer into each levels is disclosed and discussed separately from transfers out of each level.

Bank classifies the financial instruments into classes that reflect the nature of information and take into account the characteristic of those financial instruments. The classification of financial instruments can be seen in the table below:

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilitas (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)/<br>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/Receivables from customer transactions      |                                | Penjualan efek-efek yang masih harus diterima/Receivables from sale of securities |  |
|                                                                                                 |                                                                                                                                                    |                                                                                                   | Piutang terkait transaksi ATM/Receivables related to ATM transactions |                                |                                                                                   |  |
|                                                                                                 |                                                                                                                                                    |                                                                                                   |                                                                       |                                |                                                                                   |  |
|                                                                                                 | Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/Financial assets at fair value through other comprehensive income | Efek-efek/Marketable securities                                                                   |                                                                       |                                |                                                                                   |  |
|                                                                                                 |                                                                                                                                                    | Obligasi Pemerintah/Government Bonds                                                              |                                                                       |                                |                                                                                   |  |
|                                                                                                 |                                                                                                                                                    |                                                                                                   |                                                                       |                                |                                                                                   |  |
| Derivatif lindung nilai/Hedging derivatives                                                     | Tagihan derivatif – terkait lindung nilai atas arus kas/Derivative receivables-non hedging related                                                 |                                                                                                   |                                                                       |                                |                                                                                   |  |
| Liabilitas keuangan/<br>Financial liabilities                                                   | Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/<br>Financial liabilities at fair value through profit or loss                  | Liabilitas derivatif – tidak terkait lindung nilai/Derivative payables- non hedging related       |                                                                       |                                |                                                                                   |  |
|                                                                                                 | Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/Financial liabilities at amortized cost                                        | 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 |                                                                       |                                |                                                                                   |  |
|                                                                                                 |                                                                                                                                                    | Liabilitas akseptasi/Acceptance payables                                                          |                                                                       |                                |                                                                                   |  |
|                                                                                                 |                                                                                                                                                    | Beban yang masih harus dibayar/Accrued expenses                                                   |                                                                       |                                |                                                                                   |  |
|                                                                                                 |                                                                                                                                                    | Liabilitas lain-lain/Other liabilities                                                            | Setoran jaminan/Security deposit                                      |                                | Utang nasabah/Payable to customers                                                |  |
|                                                                                                 |                                                                                                                                                    |                                                                                                   | Utang bunga/Interest payable                                          |                                | Lain-lain/Others                                                                  |  |
|                                                                                                 |                                                                                                                                                    |                                                                                                   |                                                                       |                                |                                                                                   |  |
|                                                                                                 | Efek-efek yang diterbitkan/Marketable securities issued                                                                                            |                                                                                                   |                                                                       |                                |                                                                                   |  |
|                                                                                                 | Transaksi komitmen dan kontinjensi/Commitments and contingencies transactions                                                                      |                                                                                                   |                                                                       |                                |                                                                                   |  |
|                                                                                                 | Pinjaman subordinasi/Subordinated loan                                                                                                             |                                                                                                   |                                                                       |                                |                                                                                   |  |
| Komitmen pinjaman dan kontrak jaminan keuangan/Loan commitment and financial guarantee contract | -                                                                                                                                                  | Fasilitas kredit yang diberikan yang belum digunakan/Committed unused loan facilities granted     |                                                                       |                                |                                                                                   |  |
|                                                                                                 | -                                                                                                                                                  | Garansi yang diberikan/Bank guarantees issued                                                     |                                                                       |                                |                                                                                   |  |
|                                                                                                 | -                                                                                                                                                  | Letter of credit yang tidak dapat dibatalkan/Irrevocable letter of credit                         |                                                                       |                                |                                                                                   |  |



**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (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 MATERIAL 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 MATERIAL (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 21).

**h. Efek-efek**

Efek-efek terdiri dari Sertifikat Bank Indonesia, Sertifikat Deposito Bank Indonesia, Obligasi Pemerintah, Surat Utang Non Bank, Obligasi Bank, Surat Berharga Syariah Negara, *Negotiable Certificates of Deposits*, Obligasi Korporasi, Wesel Jangka Menengah dan Wesel Berjangka Lokal.

Efek-efek diklasifikasikan sebagai aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi (sub-kategori aset keuangan yang diklasifikasikan sebagai diperdagangkan), diukur pada nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi.

Efek-efek yang diklasifikasikan ke dalam kelompok untuk diperdagangkan ("*trading*") disajikan sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajar disajikan dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan. Pendapatan bunga dari efek utang dicatat dalam laporan laba rugi dan penghasilan komprehensif lain sesuai dengan persyaratan dalam kontrak. Atas penjualan portofolio efek yang diperdagangkan, selisih antara harga jual dengan harga perolehan diakui sebagai keuntungan atau kerugian penjualan pada periode dimana efek tersebut dijual.

Efek-efek yang diklasifikasikan ke dalam kelompok nilai wajar yang diukur melalui penghasilan komprehensif lain disajikan sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasikan dari kenaikan atau penurunan nilai wajar, setelah pajak, diakui dan disajikan sebagai komponen penghasilan komprehensif lain. Ketika efek-efek tersebut dijual atau mengalami penurunan nilai, keuntungan atau kerugian yang sebelumnya diakui pada penghasilan komprehensif lain direklasifikasi ke laporan laba rugi sebagai penyesuaian reklasifikasi.

**2. SUMMARY OF MATERIAL 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 21).*

**h. Marketable securities**

*Marketable securities consist of Certificates of Bank Indonesia, Deposits Certificates of Bank Indonesia, Government Bonds, Non Bank Bonds, Bank Bonds, State Sharia Securities, 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 MATERIAL (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 MATERIAL 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 MATERIAL (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 MATERIAL 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:*

- a) *The economic characteristics and risks of the embedded derivative are not closely related to those of the host contract,*
- b) *A separate instrument with the same terms as the embedded derivative would meet the definition of a derivative, and*
- c) *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 MATERIAL (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, kios 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.
- Kredit Tanpa Agunan merupakan pinjaman tanpa agunan yang dapat dipergunakan untuk berbagai kebutuhan customer, dimana pembayarannya dapat diangsur perbulan.

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 MATERIAL 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, kiosk 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.
- *Unsecured Credit Loan (KTA)* is a loan facility for customers that does not require collateral where payments can be paid installments every month.

*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 MATERIAL (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 MATERIAL 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 MATERIAL (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 terdukung 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 ini 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 ini.

**2. SUMMARY OF MATERIAL 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 MATERIAL (lanjutan)**

**1. Penurunan nilai aset keuangan dan aset non-keuangan (lanjutan)**

**i. Pengakuan penurunan nilai aset keuangan (lanjutan)**

Bank mengakui jumlah kerugian kredit ekspektasian (atau pemulihan kerugian kredit) dalam laba rugi, sebagai keuntungan atau kerugian penurunan nilai. Jumlah yang dimaksud merupakan penyesuaian terhadap penyisihan kerugian pada tanggal pelaporan yang disyaratkan pengakuannya.

Untuk menentukan apakah telah terjadi peningkatan risiko kredit, bank mempertimbangkan informasi yang wajar dan didukung, termasuk informasi perkiraan masa depan (*forward-looking*).

Bank mengukur kerugian kredit ekspektasian dari instrumen keuangan dengan suatu cara yang mencerminkan:

- Jumlah yang tidak bias dan probabilitas tertimbang yang ditentukan dengan mengevaluasi serangkaian hasil yang kemungkinan dapat terjadi, Estimasi Kerugian Kredit Ekspektasian mencerminkan jumlah probabilitas tertimbang dan tidak bisa yang ditentukan dengan mengevaluasi rentang keluaran yang mungkin;
- Nilai waktu atas uang-*discount rate*; dan
- Informasi yang wajar dan didukung yang tersedia tanpa biaya atau upaya berlebihan pada tanggal pelaporan mengenai peristiwa masa lalu, kondisi kini dan perkiraan kondisi ekonomi masa depan (*forward looking*).

Ketika mengukur kerugian kredit ekspektasian, bank tidak harus mengidentifikasi semua skenario yang mungkin. Akan tetapi, bank mempertimbangkan risiko atau probabilitas terjadinya kerugian kredit dengan mencerminkan probabilitas terjadinya dan tidak terjadinya kerugian kredit, meskipun kemungkinan terjadinya kerugian kredit sangat rendah.

Periode maksimum yang dipertimbangkan dalam mengukur kerugian kredit ekspektasian adalah periode kontraktual musiman (termasuk opsi perpanjangan) selama bank terekspos terhadap risiko kredit. Periode tersebut dimaksud tidak mencakup periode yang lebih panjang meskipun periode yang lebih panjang tersebut konsisten dengan praktis bisnis yang ada.

**2. SUMMARY OF MATERIAL 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 MATERIAL (lanjutan)**

**i. Penurunan nilai aset keuangan dan aset non-keuangan (lanjutan)**

**ii. Penurunan nilai aset non-keuangan**

Pada setiap akhir periode pelaporan, Bank menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Suatu aset mengalami penurunan nilai jika nilai tercatat aset lebih besar daripada nilai yang dapat dipulihkan. Nilai tercatat dari aset non-keuangan, kecuali aset pajak tangguhan, ditelaah setiap periode, untuk menentukan apakah terdapat indikasi penurunan nilai. Jika terdapat indikasi penurunan nilai, maka Bank akan melakukan estimasi jumlah nilai yang dapat dipulihkan aset tersebut.

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau Unit Penghasil Kas ("UPK") dikurangi biaya untuk menjual dengan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain. Dalam menghitung nilai pakai, estimasi arus kas masa depan bersih didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini dari nilai waktu uang dan risiko spesifik aset.

Untuk tujuan pengujian penurunan nilai, aset yang tidak dapat diuji secara individual akan digabungkan dengan kelompok yang lebih kecil yang memberikan arus kas masuk dari penggunaan berkelanjutan yang sebagian besar independen terhadap arus kas masuk atas aset lainnya atau UPK.

Penyisihan penurunan nilai diakui jika nilai tercatat dari suatu aset atau UPK melebihi nilai yang dapat diperoleh kembali. Penyisihan penurunan nilai diakui pada laporan laba rugi dan penghasilan komprehensif lain.

Kerugian penurunan nilai atas aset non keuangan yang diakui pada periode sebelumnya dinilai pada setiap akhir periode pelaporan untuk menilai apakah terdapat indikasi bahwa rugi penurunan nilai yang telah diakui sebelumnya telah menurun atau tidak ada lagi. Kerugian penurunan nilai dibalik jika terdapat perubahan estimasi yang digunakan untuk menentukan jumlah terpulihkannya. Pembalikan tersebut dibatasi sehingga jumlah tercatat aset tidak melebihi jumlah terpulihkannya maupun jumlah tercatat bersih setelah penyusutan atau amortisasi, seandainya tidak ada kerugian penurunan nilai yang telah diakui untuk aset tersebut pada periode sebelumnya. Pembalikan rugi penurunan nilai diakui dalam laba rugi. Setelah pembalikan tersebut diakui sebagai laba rugi, penyusutan aset tersebut disesuaikan di periode mendatang untuk mengalokasikan jumlah tercatat aset yang direvisi, dikurangi nilai sisanya, dengan dasar yang sistematis selama sisa umur manfaatnya.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)**

**i. Impairment of financial and non-financial assets (continued)**

**ii. Impairment of non-financial assets**

*The Bank assesses at the end of each reporting period whether there is an indication that an asset may be impaired. Assets are considered as impaired when the carrying value of assets is exceed the recoverable amount. The carrying amount of non-financial assets, except for deferred tax assets are reviewed each period to determine whether there is any indication of impairment. If any such indication exists the Bank will estimate the asset's recoverable amount.*

*The recoverable amount of an individual assets is the higher of an asset or Cash Generating Unit (CGU) less cost to sell and its value in use, unless the asset does not generate cash inflows that are largely independent of those from other assets or Banks 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 Banked together into the smallest Bank 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 MATERIAL (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 MATERIAL 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 MATERIAL (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 hari telah menunggak. 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 hari telah menunggak. 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 MATERIAL 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 days pay due (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 days pay due (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 MATERIAL (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 MATERIAL 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 MATERIAL (lanjutan)**

**l. 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 MATERIAL ACCOUNTING POLICIES (continued)**

**l. 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 Banking 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 MATERIAL (lanjutan)**

**l. 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 MATERIAL ACCOUNTING POLICIES (continued)**

**l. Impairment of Financial and Non-Financial Assets (continued)**

**x. Credit Banking 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 MATERIAL (lanjutan)**

**l. Penurunan nilai aset keuangan dan aset non-keuangan (lanjutan)**

**xii. Teknik evaluasi kerugian kredit ekspektasian (lanjutan)**

- *Discounted Cash Flow (DCF)*  
Metode DCF digunakan apabila usaha atau proyek debitur masih beroperasi dan/atau debitur masih memiliki arus kas yang dapat digunakan sebagai sumber pembayaran pinjaman. Perhitungan menggunakan DCF dilakukan berdasarkan selisih antara nilai tercatat kredit dan nilai kini dari estimasi arus kas masa datang yang didiskonto (*discounted cash flow*) menggunakan suku bunga efektif.

- *Fair Value of Collateral (FVC)*  
Metode FVC digunakan apabila debitur tidak memiliki sumber pembayaran pinjaman lain selain dari penjualan aset jaminan. Perhitungan nilai kini dari estimasi arus kas masa depan atas aset/ pinjaman keuangan yang dijaminakan merefleksikan arus kas yang mungkin dihasilkan dari penjualan aset yang dijaminakan dikurangi biaya untuk memperoleh dan menjual aset jaminan tersebut. Perhitungan nilai kini atas pencairan jaminan dilakukan dengan menggunakan *original effective interest rate* (OEIR) atau nilai *effective interest rate* (EIR) terakhir apabila EIR yang ditetapkan adalah *floating*, yang kemudian didiskontokan ke tanggal perhitungan atau pelaporan. Pencadangan penurunan nilai menggunakan metode FVC dihitung berdasarkan selisih antara nilai kini bersih (NPV) dari penjualan aset yang dijaminakan dan nilai aset (kredit yang diberikan).

**m. Pernyataan saham**

Penyertaan saham merupakan investasi jangka panjang pada perusahaan non-publik.

Penyertaan dalam bentuk saham dengan kepemilikan kurang dari 20% yang nilai wajarnya tidak tersedia dan dimaksudkan untuk penyertaan jangka panjang dinyatakan sebesar biaya perolehan (metode biaya). Bila terjadi penurunan nilai yang bersifat permanen, nilai tercatatnya dikurangi untuk mengakui penurunan tersebut yang ditentukan untuk setiap investasi secara individu dan kerugiannya dibebankan pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Penyisihan kerugian penurunan nilai dan kenaikan/penurunan nilai wajar disajikan sebagai penambahan/pengurangan terhadap saldo penyertaan saham.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)**

**l. Impairment of financial and non-financial assets (continued)**

**xii. Technique for evaluating expected credit losses (continued)**

- *Discounted Cash Flow (DCF)*  
The DCF method is used when the debtor's business or project is still operating and/or the debtor still has cash flow that can be used as a source of loan payments. Calculations using DCF are made based on the difference between the carrying amount of the credit and the present value of the estimated discounted cash flow using the effective interest rate.

- *Fair Value of Collateral (FVC)*  
The FVC method is used when the debtor has no other source of loan payments other than the sale of the collateral asset. The calculation of the present value of estimated future cash flows on pledged financial assets/loans reflects the cash flows that may result from selling the pledged asset less costs to acquire and sell the collateralized asset. The calculation of the present value of collateral disbursement is carried out using the original effective interest rate (OEIR) or the last effective interest rate (EIR) if the specified EIR is floating, which is then discounted to the calculation or reporting date. Allowance for impairment using the FVC method is calculated based on the difference between the net present value (NPV) of the sale of the pledged asset and the value of the asset (credit granted).

**m. Investments in shares of stock**

*Investments in shares of stock are long-term investments in non-public companies.*

*Investments in shares with ownership interest of less than 20% that do not have readily determinable fair values and are intended for long-term investments are stated at cost (cost method). The carrying amount of the investments is written down to recognize a permanent decline in value of the individual investments and such loss is charged directly to the current year statement of profit or loss and other comprehensive income.*

*Allowance for impairment losses and increases/decreases in fair value are presented as additions/deductions from the outstanding balance of investment in share of stock.*



**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**n. Tagihan dan liabilitas akseptasi**

Dalam kegiatan bisnis biasa, Bank memberikan jaminan keuangan, seperti *letters of credit*, bank garansi dan akseptasi.

Tagihan akseptasi diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif, dikurangi oleh penyisihan kerugian penurunan nilai. Liabilitas akseptasi diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Penyisihan kerugian penurunan nilai dilakukan bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 21.

**o. Aset tetap**

Aset tetap awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud manajemen.

Setelah pengakuan awal, aset tetap kecuali hak atas tanah, dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai, jika ada.

Aset tetap dinyatakan sebesar nilai wajar pada tanggal revaluasi yang merupakan nilai wajar pada tanggal revaluasi (model revaluasi-kuasi reorganisasi sejak tanggal 30 Juni 2012) dikurangi akumulasi penyusutan dan rugi penurunan nilai, jika ada.

Sejak tanggal 1 Januari 2016, hak atas tanah dan bangunan dinyatakan sebesar nilai revaluasi yang merupakan nilai wajar pada tanggal revaluasi dikurangi akumulasi penyusutan untuk bangunan dan rugi penurunan nilai, jika ada. Penilaian terhadap hak atas tanah dan bangunan dilakukan oleh penilai independen eksternal yang memiliki kualifikasi profesional. Revaluasi dilakukan dengan keteraturan yang cukup reguler untuk memastikan bahwa nilai tercatat aset yang direvaluasi tidak berbeda secara material dengan nilai wajarnya pada tanggal pelaporan. Akumulasi penyusutan dieliminasi terhadap nilai tercatat bruto dari aset yang direvaluasi pada tanggal revaluasi.

Penyusutan atas nilai revaluasi aset tetap dibebankan ke laporan laba rugi dan penghasilan komprehensif lain. Bila kemudian aset tetap yang telah direvaluasi dijual atau dihentikan penggunaannya, saldo surplus revaluasi tersisa dipindahkan langsung ke saldo laba.

**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)**

**n. Acceptance receivables and payables**

*In the ordinary course of business, the Bank provides financial guarantees, consisting of letters of credit, bank guarantees and acceptances.*

*Acceptance receivables are measured at amortized cost using the effective interest rate method, less allowance for impairment losses. Acceptance payables are measured at amortized cost by using the effective interest rate method.*

*Allowance for impairment losses is calculated if there is an objective evidence of impairment by using the impairment methodology as disclosed in Note 21.*

**o. Fixed assets**

*Fixed assets are initially recognized at cost, which comprises its price and any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.*

*Subsequent to initial recognition, fixed assets, except for 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 MATERIAL (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 |
|-------------------|------------|
| Bangunan          | 5% - 10%   |
| Inventaris kantor | 10% - 50%  |
| Instalasi         | 10% - 50%  |

Hak atas tanah dicatat sebesar nilai revaluasi yang mencerminkan nilai wajar pada tanggal revaluasi dan tidak disusutkan. Biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya akuisisi hak atas tanah pada akun "Aset Tetap" dan biaya-biaya tersebut tidak disusutkan. Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset takberwujud dan diamortisasi sepanjang umur hukum hak atau umur ekonomi tanah, mana yang lebih pendek.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah bersih hasil pelepasan dan jumlah tercatat dari aset) dikreditkan atau dibebankan pada operasi periode aset tersebut dihentikan pengakuannya.

Beban pemeliharaan dan perbaikan dibebankan pada operasi pada saat terjadinya. Beban pemugaran dan penambahan dalam jumlah besar dikapitalisasi kepada jumlah tercatat aset tetap terkait bila besar kemungkinan bagi Bank manfaat ekonomis masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat ekonomis aset tetap terkait.

Penilaian aset tetap dilakukan atas penurunan dan kemungkinan penurunan nilai wajar aset jika terjadi peristiwa atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat mungkin tidak dapat seluruhnya terealisasi.

Apabila nilai tercatat aset tetap lebih besar daripada nilai yang dapat diperoleh kembali, nilai tercatat aset tetap tersebut diturunkan menjadi sebesar nilai yang dapat diperoleh kembali, yang ditentukan sebagai nilai tertinggi antara harga jual bersih dan nilai pakai.

2. SUMMARY OF MATERIAL 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:

|  | Umur manfaat (tahun)/<br>Useful life (year) |                  |
|--|---------------------------------------------|------------------|
|  | 10 - 20                                     | Buildings        |
|  | 4 - 8                                       | Office equipment |
|  | 4 - 8                                       | Installations    |

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 MATERIAL (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 MATERIAL 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 MATERIAL (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 MATERIAL 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 MATERIAL (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 MATERIAL 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 MATERIAL (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 MATERIAL 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 MATERIAL (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 MATERIAL 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 MATERIAL (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 2023 dan 2022 adalah 20.223.412.907 saham.

**2. SUMMARY OF MATERIAL 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, 2023 and 2022 is 20,223,412,907 shares.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**aa. Laba per saham (lanjutan)**

Bank tidak mempunyai efek berpotensi saham biasa yang bersifat dilutif pada tanggal 31 Desember 2023 dan 2022, 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 MATERIAL ACCOUNTING POLICIES (continued)**

**aa. Earnings per share (continued)**

*The Bank has no outstanding dilutive potential ordinary shares as of December 31, 2023 and 2022, 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 MATERIAL (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 MATERIAL 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 MATERIAL (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 MATERIAL 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 Bank (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 Bank 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 MATERIAL (lanjutan)

ae. Sewa

Penentuan apakah suatu perjanjian merupakan perjanjian sewa atau perjanjian yang mengandung sewa didasarkan atas substansi perjanjian pada tanggal awal sewa. Perjanjian tersebut ditelaah apakah pemenuhan perjanjian tergantung pada penggunaan suatu aset atau aset-aset tertentu atau perjanjian tersebut memberikan suatu hak untuk menggunakan aset tersebut, bahkan jika hak tersebut tidak dijabarkan secara eksplisit di perjanjian. Suatu sewa dikelompokkan sebagai sewa pembiayaan jika sewa tersebut mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset. Suatu sewa dikelompokkan sebagai sewa operasi jika sewa tersebut tidak mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset.

Sewa operasi - Bank sebagai lessee

Pembayaran sewa dalam sewa operasi diakui sebagai beban umum dan administrasi dalam laporan laba rugi dan penghasilan komprehensif lain selama masa sewa.

**Aset hak guna dan liabilitas sewa**

Pada tanggal permulaan kontrak, Bank 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. Bank 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, Bank harus menilai apakah:

- Bank memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasi; dan
- Bank memiliki hak untuk mengarahkan penggunaan aset identifikasi. Bank memiliki hak ini ketika Bank memiliki hak untuk pengambilan keputusan yang relevan tentang bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya dan:
  1. Bank memiliki hak untuk mengoperasikan aset; dan
  2. Bank telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

2. SUMMARY OF MATERIAL 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 Bank 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 Bank 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 Bank shall assess whether:*

- *The Bank has the right to obtain substantially all the economic benefit from use of the asset throughout the period of use; and*
- *The Bank has the right to direct the use of the asset. The Bank 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 Bank has the right to operate the asset; and*
  2. *The Bank has designed the asset in a way that predetermine how and for what purposes it will be used*



**2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**ae. Sewa (lanjutan)**

**Aset hak guna dan liabilitas sewa (lanjutan)**

Pada tanggal permulaan sewa, Bank 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, Bank 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 Bank pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Bank akan mengeksekusi opsi beli, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Bank 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 57 (Revisi 2020), "Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi". PSAK 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 MATERIAL ACCOUNTING POLICIES (continued)**

**ae. Leases (continued)**

**Right-of-use assets and lease liabilities (continued)**

*The Bank 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 Bank 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 Bank by the end of the leases term or if the cost of the right-of-use asset reflects that the Bank will exercise a purchase option, the Bank depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Bank 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 57 (Revised 2020), "Provisions, Contingent Liabilities, and Contingent Assets". SFAS 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 MATERIAL (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 MATERIAL 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 berdasarkan 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 2023 dan 2022.

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, 2023 and 2022.

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 2023**  
**(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, 2023**  
**(Expressed in million Rupiah, unless otherwise stated)**

**4. KAS**

Rincian kas adalah sebagai berikut:

|                        | <b>2023</b>                                                                                                                     |                                                        | <b>2022</b>                                                                                                                     |                                                        |                             |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|-----------------------------|
|                        | <b>Jumlah nosional<br/>mata uang asing<br/>(angka penuh)/<br/>Notional amount<br/>of foreign<br/>currency<br/>(full amount)</b> | <b>Ekuivalen<br/>rupiah/<br/>Equivalent<br/>rupiah</b> | <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>          |                                                                                                                                 | 329.779                                                |                                                                                                                                 | 259.062                                                | <b>Rupiah</b>               |
| <b>Mata Uang Asing</b> |                                                                                                                                 |                                                        |                                                                                                                                 |                                                        | <b>Foreign Currencies</b>   |
| Dolar Amerika Serikat  | 1.653.971                                                                                                                       | 25.466                                                 | 1.223.946                                                                                                                       | 19.054                                                 | United States Dollar        |
| Dolar Singapura        | 763.193                                                                                                                         | 8.911                                                  | 628.186                                                                                                                         | 7.282                                                  | Singapore Dollar            |
| Dolar Australia        | 182.495                                                                                                                         | 1.920                                                  | 162.015                                                                                                                         | 1.711                                                  | Australian Dollar           |
| Euro Eropa             | 88.685                                                                                                                          | 1.511                                                  | 65.050                                                                                                                          | 1.079                                                  | European Euro               |
| Poundsterling Inggris  | 32.425                                                                                                                          | 636                                                    | 60.255                                                                                                                          | 1.132                                                  | Great Britain Poundsterling |
| Yuan China             | 160.846                                                                                                                         | 350                                                    | 88.300                                                                                                                          | 197                                                    | China Yuan                  |
| Yen Jepang             | 3.111.000                                                                                                                       | 339                                                    | 6.879.000                                                                                                                       | 810                                                    | Japanese Yen                |
| Dolar Hong Kong        | 112.870                                                                                                                         | 222                                                    | 214.050                                                                                                                         | 427                                                    | Hongkong Dollar             |
| Sub jumlah             |                                                                                                                                 | 39.355                                                 |                                                                                                                                 | 31.692                                                 | Sub total                   |
| <b>Jumlah</b>          |                                                                                                                                 | <b>369.134</b>                                         |                                                                                                                                 | <b>290.754</b>                                         | <b>Total</b>                |

Pada tanggal 31 Desember 2023 dan 2022, saldo mata uang Rupiah termasuk uang pada mesin Anjungan Tunai Mandiri (ATM) masing-masing sebesar Rp25.392 dan Rp23.195

As of December 31, 2023 and 2022, the balance in Rupiah includes cash in Automatic Teller Machine (ATM) amounting to Rp25,392 and Rp23,195 respectively.

Pada tanggal 31 Desember 2023 dan 2022, kas (cash in safe) diasuransikan kepada PT Arthagraha General Insurance (pihak ketiga) terhadap risiko pencurian dan lainnya dengan nilai pertanggungan masing-masing sebesar Rp137.300 dan Rp171.300. Manajemen berkeyakinan bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas risiko tersebut.

As of December 31, 2023 and 2022, cash (cash in safe) insured with PT Arthagraha General Insurance (third party) against theft and other risks with coverage amounting to Rp137,300 and Rp171,300 respectively. Management believes that the insurance coverage is adequate to cover possible losses from such risks.

**5. GIRO PADA BANK INDONESIA**

Rincian giro pada Bank Indonesia adalah sebagai berikut:

|                       | <b>2023</b>                                                                                                                     |                                                        | <b>2022</b>                                                                                                                     |                                                        |                      |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|----------------------|
|                       | <b>Jumlah nosional<br/>mata uang asing<br/>(angka penuh)/<br/>Notional amount<br/>of foreign<br/>currency<br/>(full amount)</b> | <b>Ekuivalen<br/>rupiah/<br/>Equivalent<br/>rupiah</b> | <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>         |                                                                                                                                 | 2.585.155                                              |                                                                                                                                 | 2.871.771                                              | <b>Rupiah</b>        |
| Dolar Amerika Serikat | 4.749.017                                                                                                                       | 73.121                                                 | 4.250.000                                                                                                                       | 66.162                                                 | United States Dollar |
| <b>Jumlah</b>         |                                                                                                                                 | <b>2.658.276</b>                                       |                                                                                                                                 | <b>2.937.933</b>                                       | <b>Total</b>         |

Saldo giro pada Bank Indonesia (BI) disediakan untuk memenuhi persyaratan Giro Wajib Minimum (GWM) dari Bank Indonesia.

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 (KPMM) Bank dengan KPMM Insentif. GWM dalam valuta asing ditetapkan sebesar 8% dari DPK dalam valuta asing. PBI tersebut mulai berlaku pada tanggal 31 Desember 2013.

Pada tanggal 25 Juni 2015, Bank Indonesia menerbitkan PBI No. 17/11/PBI/2015 tentang "Perubahan atas PBI No. 15/15/PBI/2013 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional". Berdasarkan peraturan tersebut, GWM dalam Rupiah terdiri dari GWM Primer, GWM Sekunder dan GWM Loan to Funding Ratio (LFR). GWM Primer dalam Rupiah ditetapkan sebesar 8% dari Dana Pihak Ketiga (DPK) dalam Rupiah dan GWM Sekunder dalam Rupiah ditetapkan sebesar 4% dari DPK dalam Rupiah. GWM LFR dalam Rupiah sebesar hasil perhitungan antara parameter disinsentif bawah atau parameter disinsentif atas dengan selisih antara LFR Bank dan LFR target dengan memperhatikan selisih antara Kewajiban Penyediaan Modal Minimum (KPMM) Bank dan KPMM Insentif. GWM dalam valuta asing ditetapkan sebesar 8% dari DPK dalam valuta asing. PBI tersebut mulai berlaku pada tanggal 25 Juni 2015. Semua penyebutan LDR dalam PBI No. 15/15/PBI/2013 tentang "Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional" serta peraturan pelaksanaannya dibaca sebagai LFR sejak tanggal 3 Agustus 2015. Perhitungan GWM LFR mulai berlaku pada tanggal 3 Agustus 2015.

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 (KPM) bank dan KPM Insentif. GWM dalam Dollar Amerika Serikat ditetapkan sebesar 8%.

PADG No. 22/10/PADG/2020 tentang Perubahan Kelima atas Peraturan Dewan Gubernur No. 20/10/PAGD/2018 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah mengatur GWM dalam rupiah ditetapkan sebesar rata-rata 3,5% DPK BUK dalam rupiah selama periode pelaporan tertentu, yang wajib dipenuhi secara harian sebesar 0,5% dan rata-rata sebesar 3%.

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 perubahan-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.

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**(Expressed in million Rupiah, unless otherwise stated)**

**5. GIRO PADA BANK INDONESIA (lanjutan)**

Rasio Giro Wajib Minimum (GWM) Bank pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

|                       | <u>2023</u> | <u>2022</u> |
|-----------------------|-------------|-------------|
| Rupiah                |             |             |
| GWM Primer            | 12,73%      | 13,77%      |
| GWM Sekunder/PLM      | 11,56%      | 19,96%      |
| Dolar Amerika Serikat | 4,96%       | 4,44%       |

Pada tanggal 31 Desember 2023 dan 2022, Bank telah memenuhi ketentuan Bank Indonesia mengenai GWM.

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                       | <u>2023</u> | <u>2022</u>  |
|-----------------------|-------------|--------------|
| Rupiah                | 0,52%       | 0,00 - 0,51% |
| Dolar Amerika Serikat | 0,00%       | 0,00%        |

Pada tanggal 31 Desember 2023 dan 2022, *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, 2023 and 2022 are as follows:*

|                      | <u>2023</u> | <u>2022</u> |
|----------------------|-------------|-------------|
| Rupiah               |             |             |
| Primary GWM          | 12,73%      | 13,77%      |
| Secondary GWM        | 11,56%      | 19,96%      |
| United States Dollar | 4,96%       | 4,44%       |

*As of December 31, 2023 and 2022, the Bank has complied with Bank Indonesia regulation on the GWM.*

*The average interest rates per annum are as follows:*

|                      | <u>2023</u> | <u>2022</u>  |
|----------------------|-------------|--------------|
| Rupiah               | 0,52%       | 0,00 - 0,51% |
| United States Dollar | 0,00%       | 0,00%        |

*As of December 31, 2023 and 2022, the Bank's Loan to Funding Ratio (LFR) was lower than the upper limit of the target LFR and the Bank's Capital Adequacy Ratio (CAR) was greater than Bank Indonesia's CAR Incentives.*

**6. GIRO PADA BANK LAIN**

a. Berdasarkan mata uang dan bank

|                                           | <u>2023</u>                                                                                                                 | <u>2022</u>                                            |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
|                                           | <u>Jumlah nosional<br/>mata uang asing<br/>(angka penuh)/<br/>Notional amount<br/>of foreign currency<br/>(full amount)</u> | <u>Ekuivalen<br/>rupiah/<br/>Equivalent<br/>rupiah</u> |
| <u>Rupiah</u>                             |                                                                                                                             |                                                        |
| PT Bank Central Asia Tbk                  | 93.615                                                                                                                      | 104.276                                                |
| PT Bank Mandiri<br>(Persero) Tbk          | 21.554                                                                                                                      | 21.022                                                 |
| PT Bank CIMB Niaga Tbk                    | 5.908                                                                                                                       | 970                                                    |
| PT Bank Maybank<br>Indonesia Tbk          | 4.588                                                                                                                       | 5.663                                                  |
| Bank Pembangunan<br>Daerah NTT            | 250                                                                                                                         | 250                                                    |
| PT Bank Permata Tbk                       | 177                                                                                                                         | 23.250                                                 |
| PT Bank Negara<br>Indonesia (Persero) Tbk | 3                                                                                                                           | 5                                                      |
| Sub jumlah                                | <u>126.095</u>                                                                                                              | <u>155.436</u>                                         |

|                                           | <u>2022</u>                                                                                                                 |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
|                                           | <u>Jumlah nosional<br/>mata uang asing<br/>(angka penuh)/<br/>Notional amount<br/>of foreign currency<br/>(full amount)</u> |
| <u>Rupiah</u>                             |                                                                                                                             |
| PT Bank Central Asia Tbk                  | 104.276                                                                                                                     |
| PT Bank Mandiri<br>(Persero) Tbk          | 21.022                                                                                                                      |
| PT Bank CIMB Niaga Tbk                    | 970                                                                                                                         |
| PT Bank Maybank<br>Indonesia Tbk          | 5.663                                                                                                                       |
| Bank Pembangunan<br>Daerah NTT            | 250                                                                                                                         |
| PT Bank Permata Tbk                       | 23.250                                                                                                                      |
| PT Bank Negara Indonesia<br>(Persero) Tbk | 5                                                                                                                           |
| Sub total                                 | <u>155.436</u>                                                                                                              |

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**6. GIRO PADA BANK LAIN (lanjutan)**

a. Berdasarkan mata uang dan bank (lanjutan)

|                                                  | 2023                                                                                                                     |                                                      | 2022                                                                                                                     |                                                      |                                                  |
|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|--------------------------------------------------|
|                                                  | Jumlah nosional<br>mata uang asing<br>(angka penuh)/<br><i>Notional amount<br/>of foreign currency<br/>(full amount)</i> | Ekuivalen<br>rupiah/<br><i>Equivalent<br/>rupiah</i> | Jumlah nosional<br>mata uang asing<br>(angka penuh)/<br><i>Notional amount<br/>of foreign currency<br/>(full amount)</i> | Ekuivalen<br>rupiah/<br><i>Equivalent<br/>rupiah</i> |                                                  |
| <u>Dolar Amerika Serikat</u>                     |                                                                                                                          |                                                      |                                                                                                                          |                                                      | <u>United States Dollar</u>                      |
| Kookmin Bank, Seoul                              | 2.472.407                                                                                                                | 38.068                                               | 117.662                                                                                                                  | 1.832                                                | Kookmin Bank, Seoul                              |
| PT Bank Mandiri<br>(Persero) Tbk                 | 2.101.443                                                                                                                | 32.356                                               | 1.383.528                                                                                                                | 21.538                                               | PT Bank Mandiri<br>(Persero) Tbk                 |
| PT Bank Negara Indonesia<br>(Persero) Tbk        | 2.003.588                                                                                                                | 30.849                                               | 2.000.981                                                                                                                | 31.150                                               | PT Bank Negara Indonesia<br>(Persero) Tbk        |
| PT Bank Central Asia<br>Tbk                      | 1.666.908                                                                                                                | 25.665                                               | 654.843                                                                                                                  | 10.194                                               | PT Bank Central Asia<br>Tbk                      |
| PT Bank Negara Indonesia<br>(Persero) Tbk        | 1.272.029                                                                                                                | 19.585                                               | 1.310.919                                                                                                                | 20.408                                               | PT Bank Negara Indonesia<br>(Persero) Tbk        |
| PT Bank ICBC<br>Indonesia                        | 1.264.363                                                                                                                | 19.467                                               | 62.498                                                                                                                   | 973                                                  | PT Bank ICBC Indonesia                           |
| PT Bank Rakyat<br>Indonesia (Persero) Tbk        | 1.000.000                                                                                                                | 15.397                                               | -                                                                                                                        | -                                                    | PT Bank Rakyat<br>Indonesia (Persero) Tbk        |
| Standard Chartered Bank,<br>New York             | -                                                                                                                        | -                                                    | 3.218.927                                                                                                                | 50.111                                               | Standard Chartered<br>Bank New York              |
| Sub jumlah                                       | 11.780.738                                                                                                               | 181.387                                              | 8.749.358                                                                                                                | 136.206                                              | Sub total                                        |
| <u>Dolar Singapura</u>                           |                                                                                                                          |                                                      |                                                                                                                          |                                                      | <u>Singapore Dollar</u>                          |
| United Overseas Bank<br>Ltd, Singapura           | 1.186.204                                                                                                                | 13.851                                               | 3.886.397                                                                                                                | 45.055                                               | United Overseas Bank<br>Ltd, Singapura           |
| PT Bank UOB Indonesia                            | 612.658                                                                                                                  | 7.154                                                | 1.112.658                                                                                                                | 12.899                                               | PT Bank UOB Indonesia                            |
| Standard Chartered Bank,<br>Singapura            | -                                                                                                                        | -                                                    | 687.238                                                                                                                  | 7.967                                                | Standard Chartered<br>Bank, Singapura            |
| Sub jumlah                                       | 1.798.862                                                                                                                | 21.005                                               | 5.686.293                                                                                                                | 65.921                                               | Sub total                                        |
| <u>Yen Jepang</u>                                |                                                                                                                          |                                                      |                                                                                                                          |                                                      | <u>Japanese Yen</u>                              |
| Sumitomo Mitsui<br>Banking Corporation,<br>Tokyo | 12.053.422                                                                                                               | 1.312                                                | 49.373.032                                                                                                               | 5.817                                                | Sumitomo Mitsui<br>Banking<br>Corporation, Tokyo |
| <u>Euro Eropa</u>                                |                                                                                                                          |                                                      |                                                                                                                          |                                                      | <u>European Euro</u>                             |
| PT Bank ICBC<br>Indonesia                        | 57.571                                                                                                                   | 981                                                  | 320.642                                                                                                                  | 5.317                                                | PT Bank ICBC<br>Indonesia                        |
| Indover Bank, Amsterdam                          | -                                                                                                                        | -                                                    | 20.568                                                                                                                   | 341                                                  | Indover Bank, Amsterdam                          |
| Sub jumlah                                       | 57.571                                                                                                                   | 981                                                  | 341.210                                                                                                                  | 5.658                                                | Sub total                                        |
| <u>Poundsterling Inggris</u>                     |                                                                                                                          |                                                      |                                                                                                                          |                                                      | <u>Great Britain<br/>Poundsterling</u>           |
| PT Bank ICBC Indonesia                           | 222.279                                                                                                                  | 4.363                                                | 116.585                                                                                                                  | 2.190                                                | PT Bank ICBC Indonesia                           |
| Standard Chartered Bank,<br>London               | -                                                                                                                        | -                                                    | 92.892                                                                                                                   | 1.745                                                | Standard Chartered<br>Bank, London               |
| Sub jumlah                                       | 222.279                                                                                                                  | 4.363                                                | 209.477                                                                                                                  | 3.935                                                | Sub total                                        |

6. GIRO PADA BANK LAIN (lanjutan)

a. Berdasarkan mata uang dan bank (lanjutan)

|                                       | 2023                                                                                                            |                                              | 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 | 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>                     |                                                                                                                 |                                              |                                                                                                                 |                                              |
| PT Bank ICBC                          |                                                                                                                 |                                              |                                                                                                                 |                                              |
| Indonesia                             | 185.868                                                                                                         | 403                                          | 479.689                                                                                                         | 1.072                                        |
| Standard Chartered Bank,<br>China     | -                                                                                                               | -                                            | 39.841                                                                                                          | 89                                           |
| Bank of China, Jakarta                | 8.638                                                                                                           | 19                                           | 7.617                                                                                                           | 17                                           |
| Sub jumlah                            | 194.506                                                                                                         | 422                                          | 527.147                                                                                                         | 1.178                                        |
| <u>Dolar Australia</u>                |                                                                                                                 |                                              |                                                                                                                 |                                              |
| PT Bank Central Asia<br>Tbk           | 180.025                                                                                                         | 1.894                                        | 91.662                                                                                                          | 968                                          |
| <u>Dolar Hong Kong</u>                |                                                                                                                 |                                              |                                                                                                                 |                                              |
| Standard Chartered Bank,<br>Hong Kong | 426.801                                                                                                         | 841                                          | 142.332                                                                                                         | 284                                          |
| Jumlah                                |                                                                                                                 | 338.300                                      |                                                                                                                 | 375.403                                      |
| Cadangan kerugian<br>penurunan nilai  |                                                                                                                 | (3)                                          |                                                                                                                 | (343)                                        |
| <b>Jumlah - bersih</b>                |                                                                                                                 | <b>338.297</b>                               |                                                                                                                 | <b>375.060</b>                               |

China Yuan  
PT Bank ICBC Indonesia  
  
Standard Chartered  
Bank, China  
Bank of China, Jakarta

Australian Dollar  
PT Bank Central Asia  
Tbk

Hong Kong Dollar  
Standard Chartered  
Bank, Hong Kong  
Total  
Allowance for  
impairment losses  
Total - net

b. Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

|                                                  | 2023     | 2022       |
|--------------------------------------------------|----------|------------|
| <b>Pihak ketiga</b>                              |          |            |
| <u>Mata Uang Asing</u>                           |          |            |
| Saldo awal tahun                                 | 343      | 336        |
| Pemulihan                                        | -        | (72)       |
| Selisih kurs karna penjabaran mata<br>uang asing | (58)     | 79         |
| Penghapusan                                      | (282)    | -          |
| <b>Saldo akhir tahun</b>                         | <b>3</b> | <b>343</b> |

Third party  
Foreign Currency  
Balance at beginning of year  
Recovery  
Exchange rate differences due to the  
translation of foreign currencies  
Write off  
Balance at end of year

Bank melakukan penilaian atas penurunan nilai giro pada bank lain secara individual dengan menggunakan bukti objektif penurunan nilai.

Pada tanggal 31 Desember 2023 dan 2022, saldo giro pada bank lain diklasifikasikan "Lancar". Manajemen berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutupi kemungkinan kerugian atas tidak tertagihnya giro pada bank lain.

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat giro pada bank lain yang digunakan sebagai jaminan dan yang dibatasi penggunaannya.

b. Changes in allowance for impairment losses are as follows:

The Bank assesses the impairment of current accounts with other banks individually by using objective evidences of impairment.

As of December 31, 2023 and 2022, the balance of current accounts with other banks were classified as "Current". Management believes that the allowance for impairment losses is adequate to cover possible losses on uncollectible current accounts with other banks.

As of December 31, 2023 and 2022, there are no balance of current accounts with other banks used as collateral and restricted.



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**6. GIRO PADA BANK LAIN (lanjutan)**

- c. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                 | <b>2023</b> |
|-----------------|-------------|
| Rupiah          | 3,58%       |
| Mata Uang Asing | 0,02%       |

**7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN**

- a. Berdasarkan jenis, mata uang dan bank

|                                                                 | <b>2023</b>                                                                                                                 |                                                        |
|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
|                                                                 | <b>Jumlah nosional<br/>mata uang asing<br/>(angka penuh)/<br/>Notional amount of<br/>foreign currency<br/>(full amount)</b> | <b>Ekuivalen<br/>rupiah/<br/>Equivalent<br/>rupiah</b> |
| <u>Rupiah</u><br>Deposit facility<br>Bank Indonesia             | -                                                                                                                           | 279.959                                                |
| <u>Dolar Amerika Serikat</u><br>Term deposits<br>Bank Indonesia | 28.000.000                                                                                                                  | 431.116                                                |
| <b>Jumlah – bersih</b>                                          |                                                                                                                             | <b>711.075</b>                                         |

- b. Berdasarkan sisa umur sampai dengan jatuh tempo

|                                                     | <b>2023</b>    |
|-----------------------------------------------------|----------------|
| <u>Rupiah</u><br>Kurang dari 1 bulan                | 279.959        |
| <u>Dolar Amerika Serikat</u><br>Kurang dari 1 bulan | 431.116        |
| <b>Jumlah - bersih</b>                              | <b>711.075</b> |

- c. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                       | <b>2023</b> |
|-----------------------|-------------|
| Rupiah                | 5,15%       |
| Dolar Amerika Serikat | 5,00%       |

**6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)**

- c. The average interest rates per annum are as follows:

|  | <b>2022</b> |                    |
|--|-------------|--------------------|
|  | 0,33%       | Rupiah             |
|  | 0,01%       | Foreign Currencies |

**7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS**

- a. By type, currency and bank

|                                                                 | <b>2022</b>                                                                                                                 |                                                        |                                                         |
|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|
|                                                                 | <b>Jumlah nosional<br/>mata uang asing<br/>(angka penuh)/<br/>Notional amount<br/>of foreign currency<br/>(full amount)</b> | <b>Ekuivalen<br/>rupiah/<br/>Equivalent<br/>rupiah</b> |                                                         |
| <u>Rupiah</u><br>Deposit facility<br>Bank Indonesia             | -                                                                                                                           | 552.927                                                | Rupiah<br>Deposit facility<br>Bank Indonesia            |
| <u>Dolar Amerika Serikat</u><br>Term deposits<br>Bank Indonesia | 53.000.000                                                                                                                  | 825.078                                                | United States Dollar<br>Term deposits<br>Bank Indonesia |
| <b>Total – net</b>                                              |                                                                                                                             | <b>1.378.005</b>                                       | <b>Total – net</b>                                      |

- b. By remaining maturity period

|                                                  | <b>2022</b>      |                                           |
|--------------------------------------------------|------------------|-------------------------------------------|
| <u>Rupiah</u><br>Less than 1 month               | 552.927          | Rupiah<br>Less than 1 month               |
| <u>United States Dollar</u><br>Less than 1 month | 825.078          | United States Dollar<br>Less than 1 month |
| <b>Total – net</b>                               | <b>1.378.005</b> | <b>Total – net</b>                        |

- c. The average interest rates per annum are as follows:

|  | <b>2022</b> |                      |
|--|-------------|----------------------|
|  | 3,01%       | Rupiah               |
|  | 1,75%       | United States Dollar |

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**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 2023 dan 2022, seluruh penempatan pada Bank Indonesia dan bank lain dikategorikan "Lancar".

Pada tanggal 31 Desember 2023 dan 2022, 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 2023 dan 2022, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang digunakan sebagai jaminan.

**8. EFEK-EFEK**

a. Berdasarkan tujuan, jenis dan mata uang

|                                          | 2023             | 2022             |
|------------------------------------------|------------------|------------------|
| <u>Nilai wajar melalui laba rugi</u>     |                  |                  |
| Rupiah                                   |                  |                  |
| Obligasi Pemerintah                      | 237.366          | -                |
| Surat Utang Non Bank                     | 69.798           | -                |
| Sub jumlah                               | 307.164          | -                |
| <u>Nilai wajar melalui penghasilan</u>   |                  |                  |
| <u>komprehensif lain</u>                 |                  |                  |
| Rupiah                                   |                  |                  |
| Obligasi Pemerintah                      | 198.560          | 496.479          |
| Obligasi Korporasi                       | 462.584          | 387.614          |
| Obligasi Ritel                           | 78.449           | 77.989           |
| Obligasi Bank                            | 206.008          | -                |
| Sekuritas Rupiah Bank Indonesia (SRBI)   | 143.124          | -                |
| Sub jumlah                               | 1.088.725        | 962.082          |
| Dollar Amerika Serikat                   |                  |                  |
| Surat Berharga Syariah Negara (SBSN)     | 153.153          | -                |
| Sub jumlah                               | 153.153          | -                |
| <u>Biaya perolehan yang diamortisasi</u> |                  |                  |
| Obligasi Pemerintah                      | 1.262.344        | 1.563.188        |
| Obligasi Korporasi                       | 2.342.527        | 1.097.852        |
| Obligasi Ritel                           | 199.269          | -                |
| Obligasi Bank                            | 157.000          | 157.000          |
| Medium Term Notes (MTN)                  | 200.000          | -                |
| Wesel Dengan Ekspor LC                   | 131.863          | 185.891          |
| Sub jumlah                               | 4.293.003        | 3.003.931        |
| Dollar Amerika Serikat                   |                  |                  |
| Obligasi Pemerintah                      | 77.914           | 79.681           |
| Sub jumlah                               | 77.914           | 79.681           |
| Jumlah                                   | 5.919.959        | 4.045.694        |
| Cadangan kerugian penurunan nilai        | (682)            | (548)            |
| <b>Jumlah - bersih</b>                   | <b>5.919.277</b> | <b>4.045.146</b> |

**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, 2023 and 2022, all placements with Bank Indonesia and other banks are classified as "Current".

As of December 31, 2023 and 2022, 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, 2023 and 2022, there are no balance of placements with Bank Indonesia and other banks used as collateral.

**8. MARKETABLE SECURITIES**

a. By purpose, type and currency

|                                                      | 2023             | 2022             |
|------------------------------------------------------|------------------|------------------|
| <u>Fair value through profit or loss</u>             |                  |                  |
| Rupiah                                               |                  |                  |
| Government Bonds                                     | -                | -                |
| Non Bank Bonds                                       | -                | -                |
| Sub total                                            | -                | -                |
| <u>Fair value through other comprehensive income</u> |                  |                  |
| Rupiah                                               |                  |                  |
| Government Bonds                                     | 496.479          | 496.479          |
| Corporate Bonds                                      | 387.614          | 387.614          |
| Retail Bonds                                         | 77.989           | 77.989           |
| Bank Bonds                                           | -                | -                |
| Rupiah Securities of Bank Indonesia (SRBI)           | -                | -                |
| Sub total                                            | 962.082          | 962.082          |
| United States Dollar                                 |                  |                  |
| State Sharia Securities (SBSN)                       | -                | -                |
| Sub total                                            | -                | -                |
| <u>Amortized cost</u>                                |                  |                  |
| Government Bonds                                     | 1.563.188        | 1.563.188        |
| Corporate Bond                                       | 1.097.852        | 1.097.852        |
| Retail Bond                                          | -                | -                |
| Bank Bond                                            | 157.000          | 157.000          |
| Medium Term Notes (MTN)                              | -                | -                |
| Money Order With Export LC                           | 185.891          | 185.891          |
| Sub total                                            | 3.003.931        | 3.003.931        |
| United States Dollar                                 |                  |                  |
| Government Bonds                                     | 79.681           | 79.681           |
| Sub total                                            | 79.681           | 79.681           |
| Total                                                | 4.045.694        | 4.045.694        |
| Allowance for impairment losses                      | (548)            | (548)            |
| <b>Total - net</b>                                   | <b>4.045.146</b> | <b>4.045.146</b> |

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## 8. EFEK-EFEK (lanjutan)

b. Berdasarkan jenis dan penerbit

## 8. MARKETABLE SECURITIES (continued)

*b. By type and issuer*

| 2023                                                                        |                                                                       |                                          |                                         |                               |                      |                                                                                   |
|-----------------------------------------------------------------------------|-----------------------------------------------------------------------|------------------------------------------|-----------------------------------------|-------------------------------|----------------------|-----------------------------------------------------------------------------------|
| Nama<br>penerbit                                                            | Tingkat<br>suku bunga<br>per tahun/<br>Annual<br>interest rate<br>(%) | Tanggal<br>jatuh tempo/<br>Maturity date | Nilai<br>perolehan/<br>Acquisition cost | Nilai<br>wajar/<br>Fair value | Peringkat/<br>Rating | Issuer<br>name                                                                    |
| Nilai wajar melalui laba rugi                                               |                                                                       |                                          |                                         |                               |                      | Fair value through profit or loss                                                 |
| Pihak ketiga                                                                |                                                                       |                                          |                                         |                               |                      | Third parties                                                                     |
| Rupiah                                                                      |                                                                       |                                          |                                         |                               |                      | Rupiah                                                                            |
| Obligasi Pemerintah                                                         |                                                                       |                                          |                                         |                               |                      | Government Bonds                                                                  |
| FR 0087– 000145                                                             | 6,50%                                                                 | 15 Feb/ Feb 25                           | 10.000                                  | 9.985                         |                      | FR 0087– 000145                                                                   |
| FR 0081– 000277                                                             | 6,50%                                                                 | 15 Jun/ Jun 25                           | 20.000                                  | 20.027                        |                      | FR 0081– 000277                                                                   |
| FR 0081– 000269                                                             | 6,50%                                                                 | 15 Jun/ Jun 25                           | 20.000                                  | 20.027                        |                      | FR 0081– 000269                                                                   |
| SRBI IDO000082102-<br>019615-8000004-431                                    | 6,78%                                                                 | 13 Des/ Dec 24                           | 100.000                                 | 93.832                        |                      | SRBI IDO000082102-<br>019615-8000004-431                                          |
| SRBI 364 IDO00008374 -<br>019633-8000004-475                                | 6,90%                                                                 | 27 Des/ Dec 24                           | 100.000                                 | 93.495                        |                      | SRBI 364 IDO00008374<br>019633-8000004-475                                        |
| Jumlah Obligasi Pemerintah                                                  |                                                                       |                                          | 250.000                                 | 237.366                       |                      | Total of Corporate Bonds                                                          |
| Dikurangi bunga yang belum<br>diamortisasi                                  |                                                                       |                                          | (12.634)                                | -                             |                      | Less unamortized interest                                                         |
| Jumlah Obligasi Pemerintah - bersih                                         |                                                                       |                                          | 237.366                                 | 237.366                       |                      | Total of Corporate Bond – net                                                     |
| Surat Utang Non Bank                                                        |                                                                       |                                          |                                         |                               |                      | Non Bank Bonds                                                                    |
| PT Merdeka Copper Gold<br>Berkelanjutan IV<br>THP.IV 2023 SERI B            | 9,50%                                                                 | 15 Des/ Dec 26                           | 40.000                                  | 40.210                        | A+*)                 | PT Merdeka Copper Gold<br>Continuance bonds IV<br>Phase IV 2023 B Series          |
| PT Indonesia Infrastructur<br>Berkelanjutan II<br>THP.I 2023 SERI A         | 6,45%                                                                 | 2 Jan/ Jan 25                            | 29.567                                  | 29.588                        | AAA*)                | PT Indonesia Infrastructure<br>Continuance bonds II<br>Phase I 2023 A             |
| Jumlah Surat Utang Non Bank                                                 |                                                                       |                                          | 69.567                                  | 69.798                        |                      | Total of Non Bank Bonds                                                           |
| Ditambahkan bunga yang belum<br>diamortisasi                                |                                                                       |                                          | 231                                     | -                             |                      | Added unamortized interest                                                        |
| Jumlah Surat Utang Non Bank -<br>bersih                                     |                                                                       |                                          | 69.798                                  | 69.798                        |                      | Total of Non Bank Bonds - net                                                     |
| Nilai wajar melalui<br>penghasilan komprehensif lain                        |                                                                       |                                          |                                         |                               |                      | Fair value through<br>other comprehensive income                                  |
| Rupiah                                                                      |                                                                       |                                          |                                         |                               |                      | Rupiah                                                                            |
| Obligasi Pemerintah                                                         |                                                                       |                                          |                                         |                               |                      | Government Bonds                                                                  |
| FR 0070 – 00149                                                             | 8,38%                                                                 | 15 Mar/ Mar 24                           | 10.000                                  | 10.037                        |                      | FR 0070 – 00149                                                                   |
| FR 0087 – 00152                                                             | 6,50%                                                                 | 15 Feb/ Feb 31                           | 5.000                                   | 4.993                         |                      | FR 0087 – 00152                                                                   |
| FR 0095– 001648                                                             | 6,38%                                                                 | 15 Aug/ Augs 28                          | 13.297                                  | 13.280                        |                      | FR 0095– 001648                                                                   |
| FR 0081– 000199                                                             | 6,50%                                                                 | 15 Jun/ Jun 25                           | 50.000                                  | 50.068                        |                      | FR 0081– 000199                                                                   |
| FR 0081– 000212                                                             | 6,50%                                                                 | 15 Jun/ Jun 25                           | 15.000                                  | 15.020                        |                      | FR 0081– 000212                                                                   |
| FR 0081– 000211                                                             | 6,50%                                                                 | 15 Jun/ Jun 25                           | 30.000                                  | 30.041                        |                      | FR 0081– 000211                                                                   |
| FR 0040– 000226                                                             | 11,00%                                                                | 15 Sep/ Sep 25                           | 70.000                                  | 75.121                        |                      | FR 0040– 000226                                                                   |
| Jumlah Obligasi Pemerintah                                                  |                                                                       |                                          | 193.297                                 | 198.560                       |                      | Total Government Bonds                                                            |
| Ditambahkan bunga yang belum<br>diamortisasi                                |                                                                       |                                          | 5.263                                   | -                             |                      | Added unamortized interest                                                        |
| Jumlah Obligasi Pemerintah –<br>bersih                                      |                                                                       |                                          | 198.560                                 | 198.560                       |                      | Total Government Bonds – net                                                      |
| Obligasi Korporasi                                                          |                                                                       |                                          |                                         |                               |                      | Corporate Bonds                                                                   |
| PT Tower Bersama Infrastruc<br>Berkelanjutan V<br>Tahap III 2022 Seri B     | 5,90%                                                                 | 2 Mar/ Mar 25                            | 10.000                                  | 9.909                         | AA+**)               | PT Tower Bersama Infrastruc<br>Continuance Bonds V<br>Phase III 2022 B Series     |
| PT Tower Bersama Infrastruc<br>Berkelanjutan V<br>Tahap III 2022 Seri B     | 5,90%                                                                 | 2 Mar/ Mar 25                            | 25.000                                  | 24.772                        | AA+**)               | PT Tower Bersama Infrastruc<br>Continuance Bonds V<br>Phase III 2022 B Series     |
| PT Astra Sedaya Finance<br>Berkelanjutan V<br>Tahap V 2022 Seri B           | 6,35%                                                                 | 26 Aug/ Augs 25                          | 5.000                                   | 5.014                         | AAA**)               | PT Astra Sedaya Finance<br>Continuance Bonds V<br>Phase V 2022 B Series           |
| PT Federal International Finance<br>Berkelanjutan V<br>Tahap V 2023 Seri B  | 6,80%                                                                 | 24 Feb/ Feb 26                           | 10.000                                  | 10.118                        | AAA**)               | PT Federal International Finance<br>Continuance Bonds V<br>Phase V 2023 B Series  |
| PT Federal International Finance<br>Berkelanjutan VI<br>Tahap I 2021 Seri B | 6,25%                                                                 | 8 Jun/ Jun 24                            | 20.000                                  | 19.895                        |                      | PT Federal International Finance<br>Continuance Bonds VI<br>Phase I 2021 B Series |
| PT Sarana Multigriya Finansial<br>Berkelanjutan IV<br>Tahap I 2021 Seri A   | 5,60%                                                                 | 8 Jul/ Jul 24                            | 13.000                                  | 12.960                        |                      | PT Sarana Multigriya Finansial<br>Continuance Bonds IV<br>Phase I 2021 A Series   |
| PT Merdeka Copper Gold<br>Berkelanjutan IV<br>Tahap II 2023                 | 6,50%                                                                 | 15 Mar/ Mar 24                           | 15.000                                  | 15.030                        |                      | PT Merdeka Copper Gold<br>Continuance Bonds IV<br>Phase II 2023                   |
| PT Surya Artha Nusantara Fin<br>Berkelanjutan IV<br>Thp II 2023 Seri B      | 7,00%                                                                 | 16 Mar/ Mar 26                           | 10.000                                  | 10.074                        |                      | PT Surya Artha Nusantara Fin<br>Continuance Bonds IV<br>Phase II 2023 B Series    |
| Saldo dipindahkan                                                           |                                                                       |                                          | 108.000                                 | 107.772                       |                      | Balance carried forward                                                           |

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**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit

| 2023                                                                |                                                           |                                       |                                      |                            |                      |                                                                             |
|---------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|-----------------------------------------------------------------------------|
| 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>                                          |
| <u>Saldo pindahan</u>                                               |                                                           |                                       | 108.000                              | 107.772                    |                      | <u>Balance brought forward</u>                                              |
| PT Surya Artha Nusantara Fin Berkelanjutan IV Thp II 2023 Seri B    | 7,00%                                                     | 16 Mar/ Mar 26                        | 10.000                               | 10.074                     |                      | PT Surya Artha Nusantara Fin Continuanance Bonds IV Phase II 2023 B Series  |
| PT Surya Artha Nusantara Fin Berkelanjutan IV Thp II 2023 Seri B    | 7,00%                                                     | 16 Mar/ Mar 26                        | 5.000                                | 5.037                      |                      | PT Surya Artha Nusantara Fin Continuanance Bonds IV Phase II 2023 B Series  |
| PT Astra Sedaya Finance Berkelanjutan II Thp III 2021 Seri B        | 5,30%                                                     | 22 Okt/ Oct 24                        | 15.000                               | 14.950                     |                      | PT Astra Sedaya Finance Continuanance Bonds II Phase III 2021 B Series      |
| PT Sarana Multi Infrastruktur Berkelanjutan V Thp V 2020 Seri B     | 6,70%                                                     | 11 Des/ Dec 25                        | 5.000                                | 5.014                      |                      | PT Sarana Multi Infrastruktur Continuanance Bonds V Phase V 2020 B Series   |
| PT Adira Finance Berkelanjutan V Thp.III 2022 Seri B                | 5,60%                                                     | 22 Mar/ Mar 25                        | 5.000                                | 4.968                      |                      | PT Adira Finance Continuanance Bonds V Phase III 2022 Series B              |
| PT Astra Sedaya Finance Berkelanjutan V Thp III 2021 Seri B         | 5,30%                                                     | 22 Okt/ Oct 24                        | 25.000                               | 24.917                     |                      | PT Astra Sedaya Finance Continuanance Bonds V Phase III 2021 B Series       |
| PT Astra Sedaya Finance Berkelanjutan V Thp III 2021 Seri B         | 5,30%                                                     | 22 Okt/ Oct 24                        | 10.000                               | 9.967                      |                      | PT Astra Sedaya Finance Continuanance Bonds V Phase III 2021 B Series       |
| PT Pegadaian III Berkelanjutan V Seri A 2023                        | 5,80%                                                     | 26 Jun/ Jun 24                        | 40.000                               | 39.931                     |                      | PT Pegadaian III Continuanance Bonds V 2023 A Series                        |
| PT Pegadaian III Berkelanjutan V Seri A 2023                        | 5,80%                                                     | 26 Jun/ Jun 24                        | 20.000                               | 19.966                     |                      | PT Pegadaian III Continuanance Bonds V 2023 A Series                        |
| PT Pegadaian III Berkelanjutan V Seri B 2023                        | 6,20%                                                     | 16 Jun/ Jun 26                        | 1.000                                | 999                        |                      | PT Pegadaian III Continuanance Bonds V 2023 B Series                        |
| PT Pegadaian III Berkelanjutan V Seri B 2023                        | 6,20%                                                     | 16 Jun/ Jun 26                        | 2.000                                | 1.998                      |                      | PT Pegadaian III Continuanance Bonds V 2023 B Series                        |
| PT Pegadaian III Berkelanjutan V Seri A 2023                        | 5,80%                                                     | 26 Jun/ Jun 24                        | 40.000                               | 39.931                     |                      | PT Pegadaian III Continuanance Bonds V 2023 A Series                        |
| PT Pegadaian III Berkelanjutan V Seri B 2023                        | 6,20%                                                     | 16 Jun/ Jun 26                        | 2.000                                | 1.998                      |                      | PT Pegadaian III Continuanance Bonds V 2023 B Series                        |
| PT Pegadaian III Berkelanjutan V Seri B 2023                        | 5,80%                                                     | 26 Jun/ Jun 24                        | 40.000                               | 39.931                     |                      | PT Pegadaian III Continuanance Bonds V 2023 B Series                        |
| PT Pegadaian III Berkelanjutan V Seri A 2023                        | 5,80%                                                     | 26 Jun/ Jun 24                        | 50.000                               | 49.914                     |                      | PT Pegadaian III Continuanance Bonds V 2023 A Series                        |
| PT Pegadaian III Berkelanjutan V Seri B 2023                        | 6,20%                                                     | 16 Jun/ Jun 26                        | 4.000                                | 3.996                      |                      | PT Pegadaian III Continuanance Bonds V 2023 A Series                        |
| PT Pegadaian III Berkelanjutan V Seri B 2023                        | 6,20%                                                     | 16 Jun/ Jun 26                        | 4.000                                | 3.996                      |                      | PT Pegadaian III Continuanance Bonds V 2023 A Series                        |
| PT Sarana Multigriya Finansial Berkelanjutan VI Thp I 2021 Seri A   | 5,60%                                                     | 8 Jul/ Jul 24                         | 7.000                                | 6.979                      |                      | PT Sarana Multigriya Finansial Continuanance Bonds VI Phase I 2021 A Series |
| PT Astra Sedaya Finance BerkelanjutanVI Thp I 2023 Seri B           | 6,00%                                                     | 6 Jul/ Jul 26                         | 20.000                               | 20.093                     |                      | PT Astra Sedaya Finance Continuanance Bonds VI Phase I 2023 B Series        |
| PT Astra Sedaya Finance BerkelanjutanVI Thp I 2023 Seri B           | 6,00%                                                     | 6 Jul/ Jul 26                         | 20.000                               | 20.093                     |                      | PT Astra Sedaya Finance Continuanance Bonds VI Phase I 2023 B Series        |
| PT Protelindo Berkelanjutan III Thp II 2023 Seri A                  | 6,35%                                                     | 31 Mar/ Mar 24                        | 30.000                               | 30.060                     |                      | PT Protelindo Continuanance Bonds III Phase II 2023 A Series                |
| Jumlah Obligasi Korporasi                                           |                                                           |                                       | 463.000                              | 462.584                    |                      | Total of Corporate Bonds                                                    |
| Dikurangi bunga yang belum diamortisasi                             |                                                           |                                       | (416)                                | -                          |                      | Less unamortized interest                                                   |
| Jumlah Obligasi Korporasi - bersih                                  |                                                           |                                       | 462.584                              | 462.584                    |                      | Total of Corporate Bond – net                                               |

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**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer

| 2023                                                                |                                                                   |                                               |                                              |                                    |                              |                                                                  |
|---------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------|----------------------------------------------|------------------------------------|------------------------------|------------------------------------------------------------------|
| <u>Nama Penerbit</u>                                                | <u>Tingkat suku bunga per tahun/<br/>Annual interest rate (%)</u> | <u>Tanggal jatuh tempo/<br/>Maturity date</u> | <u>Nilai perolehan/<br/>Acquisition cost</u> | <u>Nilai wajar/<br/>Fair value</u> | <u>Peringkat/<br/>Rating</u> | <u>Issuer Name</u>                                               |
| <u>Nilai wajar melalui penghasilan komprehensif lain (lanjutan)</u> |                                                                   |                                               |                                              |                                    |                              | <u>Fair value through other comprehensive income (continued)</u> |
| <u>Obligasi Ritel</u>                                               |                                                                   |                                               |                                              |                                    |                              | <u>Retail Bonds</u>                                              |
| OR21 – 001562                                                       | 4,90%                                                             | 15 Feb/ Feb 25                                | 30.000                                       | 29.418                             |                              | OR21 – 001562                                                    |
| OR21 – 001563                                                       | 4,90%                                                             | 15 Feb/ Feb 25                                | 20.000                                       | 19.612                             |                              | OR21 – 001563                                                    |
| OR21 – 001582                                                       | 4,90%                                                             | 15 Feb/ Feb 25                                | 10.000                                       | 9.806                              |                              | OR21 – 001582                                                    |
| OR21 – 001599                                                       | 4,90%                                                             | 15 Feb/ Feb 25                                | 20.000                                       | 19.613                             |                              | OR21 – 001599                                                    |
| Jumlah Obligasi Ritel                                               |                                                                   |                                               | 80.000                                       | 78.449                             |                              | Total of Retail Bonds                                            |
| Keuntungan yang belum direalisasi                                   |                                                                   |                                               | (1.551)                                      | -                                  |                              | Plus unrealized gains                                            |
| Jumlah Obligasi Ritel - bersih                                      |                                                                   |                                               | 78.449                                       | 78.449                             |                              | Total of Retail Bonds – net                                      |
| <u>Obligasi Bank</u>                                                |                                                                   |                                               |                                              |                                    |                              | <u>Bank Bond</u>                                                 |
| NCD BANK BTN THN 2023 THP I SERI A                                  | 0,00%                                                             | 17 Apr/ Apr 24                                | 80.000                                       | 78.479                             | AA+**)                       | NCD Bank BTN Year 2023 Phase I A Series                          |
| NCD BANK BTN THN 2023 THP I SERI A                                  | 0,00%                                                             | 17 Apr/ Apr 24                                | 130.000                                      | 127.529                            | AA+**)                       | NCD Bank BTN Year 2023 Phase I A Series                          |
| Jumlah Obligasi Bank                                                |                                                                   |                                               | 210.000                                      | 206.008                            |                              | Total of Bank Bonds                                              |
| Keuntungan yang belum direalisasi                                   |                                                                   |                                               | (3.992)                                      | -                                  |                              | Plus unrealized gains                                            |
| Jumlah Obligasi Bank – net                                          |                                                                   |                                               | 206.008                                      | 206.008                            |                              | Total of Bank Bonds – net                                        |
| <u>Sekuritas Rupiah Bank Indonesia (SRBI)</u>                       |                                                                   |                                               |                                              |                                    |                              | <u>Security of Bank Indonesia (SRBI)</u>                         |
| <u>Rupiah</u>                                                       |                                                                   |                                               |                                              |                                    |                              | <u>Rupiah</u>                                                    |
| SRBI - ID0000081807 019611-8000004-417                              | 6,79%                                                             | 11Des/ Dec 24                                 | 100.000                                      | 93.856                             |                              | SRBI -ID0000081807 019611-8000004-417                            |
| SRBI - 019443-8000004-209                                           | 6,32%                                                             | 27 Mar/ Mar 24                                | 50.000                                       | 49.268                             |                              | SRBI- 019443-8000004-209                                         |
| Jumlah SRBI                                                         |                                                                   |                                               | 150.000                                      | 143.124                            |                              | Total of SRBI                                                    |
| Dikurangi bunga yang belum diamortisasi                             |                                                                   |                                               | (6.876)                                      | -                                  |                              | Less unamortized interest                                        |
| Jumlah SRBI – bersih                                                |                                                                   |                                               | 143.124                                      | 143.124                            |                              | Total of SRBI – net                                              |
| <u>Surat Berharga Syariah Negara (SBSN)</u>                         |                                                                   |                                               |                                              |                                    |                              | <u>State Sharia Securities (SBSN)</u>                            |
| <u>Dollar Amerika Serikat</u>                                       |                                                                   |                                               |                                              |                                    |                              | <u>United States Dollar</u>                                      |
| INDOIS 24 – 000196                                                  | 3,90%                                                             | 20 Aug/ Augs 24                               | 76.985                                       | 76.529                             |                              | INDOIS 24 – 000196                                               |
| INDOIS 24 – 000207                                                  | 3,90%                                                             | 20 Aug/ Augs 24                               | 30.794                                       | 30.612                             |                              | INDOIS 24 – 000207                                               |
| INDOIS 24 – 000214                                                  | 4,35%                                                             | 10 Sep/ Sep 24                                | 30.794                                       | 30.706                             |                              | INDOIS 24 – 000214                                               |
| INDOIS 24 - 000213                                                  | 3,90%                                                             | 20 Aug/ Augs 24                               | 15.397                                       | 15.306                             |                              | INDOIS 24 – 000213                                               |
| Jumlah SBSN                                                         |                                                                   |                                               | 153.970                                      | 153.153                            |                              | Total of SBSN                                                    |
| Keuntungan yang belum direalisasi                                   |                                                                   |                                               | (817)                                        | -                                  |                              | Plus Unrealized Gains                                            |
| Jumlah SBSN – bersih                                                |                                                                   |                                               | 153.153                                      | 153.153                            |                              | Total of SBSN – net                                              |
| <u>Biaya perolehan yang diamortisasi</u>                            |                                                                   |                                               |                                              |                                    |                              | <u>Amortized cost</u>                                            |
| <u>Obligasi Pemerintah</u>                                          |                                                                   |                                               |                                              |                                    |                              | <u>Government Bond</u>                                           |
| FR 0064 – 001133                                                    | 6,13%                                                             | 15 Mei/ May 28                                | 166.759                                      | 163.755                            |                              | FR 0064 – 001133                                                 |
| FR 0065 – 001135                                                    | 6,63%                                                             | 15 Mei/ May 33                                | 144.809                                      | 141.743                            |                              | FR 0065 – 001135                                                 |
| FR 0062 – 001131                                                    | 6,38%                                                             | 15Apr/ Apr 42                                 | 190.000                                      | 188.183                            |                              | FR 0062 – 001131                                                 |
| FR 0077 – 001445                                                    | 8,13%                                                             | 15 Mei/ May 24                                | 10.000                                       | 10.048                             |                              | FR 0077 – 001445                                                 |
| FR 0077 – 001446                                                    | 8,13%                                                             | 15 Mei/ May 24                                | 10.000                                       | 10.053                             |                              | FR 0077 – 001446                                                 |
| FR 0070 – 001669                                                    | 8,38%                                                             | 15 Mar/ Mar 24                                | 12.000                                       | 12.074                             |                              | FR 0070 – 001669                                                 |
| FR 0081 – 001671                                                    | 6,50%                                                             | 15 Jun/ Jun 25                                | 25.000                                       | 25.094                             |                              | FR 0081 – 001671                                                 |
| Saldo dipindahkan                                                   |                                                                   |                                               | 558.568                                      | 550.950                            |                              | Balance carried forward                                          |

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**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

| 2023                                                                   |                                                           |                                       |                                      |                            |                      |                                                                               |
|------------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|-------------------------------------------------------------------------------|
| 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</u>                                            |                                                           |                                       |                                      |                            |                      | <u>Amortized cost (continued)</u>                                             |
| <u>Diamortisasi (lanjutan)</u>                                         |                                                           |                                       |                                      |                            |                      | <u>Government Bonds (continued)</u>                                           |
| <u>Obligasi Pemerintah (lanjutan)</u>                                  |                                                           |                                       |                                      |                            |                      | <u>Balance brought forward</u>                                                |
| Saldo pindahan                                                         |                                                           |                                       | 558.568                              | 550.950                    |                      | FR 0077 – 001672                                                              |
| FR 0077 – 001672                                                       | 8,13%                                                     | 15 Mei/ May 24                        | 20.000                               | 20.143                     |                      | FR 0070 – 001675                                                              |
| FR 0070 – 001675                                                       | 8,38%                                                     | 15 Mar/ Mar 24                        | 20.000                               | 20.079                     |                      | FR 0081 – 001676                                                              |
| FR 0081 – 001676                                                       | 6,50%                                                     | 15 Jun/ Jun 25                        | 30.000                               | 29.943                     |                      | FR 0081 – 001678                                                              |
| FR 0081 – 001678                                                       | 6,50%                                                     | 15 Mar/ Mar 24                        | 30.000                               | 29.965                     |                      | FR 0081 – 001679                                                              |
| FR 0081 – 001679                                                       | 6,50%                                                     | 15 Jun/ Jun 25                        | 50.000                               | 50.309                     |                      | FR 0044 – 001681                                                              |
| FR 0044 – 001681                                                       | 10,00%                                                    | 15 Sep/ Sep 24                        | 30.193                               | 31.074                     |                      | FR 0081 – 001680                                                              |
| FR 0081 – 001680                                                       | 6,50%                                                     | 15 Sep/ Sep 24                        | 30.000                               | 30.180                     |                      | FR 0081 – 001682                                                              |
| FR 0081 – 001682                                                       | 6,50%                                                     | 15 Sep/ Sep 24                        | 30.000                               | 30.179                     |                      | FR 0040 – 001685                                                              |
| FR 0040 – 001685                                                       | 11,00%                                                    | 15 Sep/ Sep 24                        | 100.000                              | 107.561                    |                      | FR 0077 – 001684                                                              |
| FR 0077 – 001684                                                       | 8,13%                                                     | 15 Mei/ May 24                        | 10.000                               | 10.112                     |                      | FR 0077 – 001683                                                              |
| FR 0077 – 001683                                                       | 8,13%                                                     | 15 Mei/ May 24                        | 20.000                               | 20.223                     |                      | FR 0077 – 001688                                                              |
| FR 0077 – 001688                                                       | 8,13%                                                     | 15 Mei/ May 24                        | 20.000                               | 20.230                     |                      | FR 0070 – 001689                                                              |
| FR 0070 – 001689                                                       | 8,38%                                                     | 15 Mar/ Mar 24                        | 30.000                               | 30.206                     |                      | FR 0040 – 001698                                                              |
| FR 0040 – 001698                                                       | 11,00%                                                    | 15 Sep/ Sep 25                        | 17.459                               | 18.780                     |                      | FR 0044 – 001553                                                              |
| FR 0044 – 001553                                                       | 10,00%                                                    | 15 Sep/ Sep 24                        | 20.000                               | 20.620                     |                      | FR 0044 – 001552                                                              |
| FR 0044 – 001552                                                       | 10,00%                                                    | 15 Sep/ Sep 24                        | 30.000                               | 30.930                     |                      | FR 0081 – 001554                                                              |
| FR 0081 – 001554                                                       | 6,50%                                                     | 15 Jun/ Jun 25                        | 5.000                                | 5.054                      |                      | FR 0040 – 001555                                                              |
| FR 0040 – 001555                                                       | 11,00%                                                    | 15 Sep/ Sep 25                        | 20.000                               | 21.571                     |                      | FR 0044 – 001558                                                              |
| FR 0044 – 001558                                                       | 10,00%                                                    | 15 Sep/ Sep 24                        | 20.000                               | 20.628                     |                      | FR 0070 – 001564                                                              |
| FR 0070 – 001564                                                       | 8,38%                                                     | 15 Mar/ Mar 24                        | 20.000                               | 20.125                     |                      | FR 0044 – 001572                                                              |
| FR 0044 – 001572                                                       | 10,00%                                                    | 15 Sep/ Sep 24                        | 20.000                               | 20.612                     |                      | FR 0070 – 001573                                                              |
| FR 0070 – 001573                                                       | 8,38%                                                     | 15 Mar/ Mar 24                        | 10.000                               | 10.051                     |                      | FR 0070 – 001574                                                              |
| FR 0070 – 001574                                                       | 8,38%                                                     | 15 Mar/ Mar 24                        | 10.000                               | 10.051                     |                      | FR 0081 – 001575                                                              |
| FR 0081 – 001575                                                       | 6,50%                                                     | 15 Jun/ Jun 25                        | 10.000                               | 10.025                     |                      | FR 0081 – 001576                                                              |
| FR 0081 – 001576                                                       | 6,50%                                                     | 15 Jun/ Jun 25                        | 10.000                               | 10.028                     |                      | FR 0040 – 001584                                                              |
| FR 0040 – 001584                                                       | 11,00%                                                    | 15 Sep/ Sep 25                        | 30.000                               | 32.119                     |                      | FR 0070 – 001588                                                              |
| FR 0070 – 001588                                                       | 8,38%                                                     | 15 Mar/ Mar 24                        | 10.000                               | 10.059                     |                      | FR 0040 – 000203                                                              |
| FR 0040 – 000203                                                       | 11,00%                                                    | 15 Sep/ Sep 25                        | 37.864                               | 40.537                     |                      | Total of Government Bonds                                                     |
| Jumlah Obligasi Pemerintah                                             |                                                           |                                       | 1.249.084                            | 1.262.344                  |                      | Added unamortized Interest                                                    |
| Ditambahkan bunga yang belum diamortisasi                              |                                                           |                                       | 13.260                               | -                          |                      |                                                                               |
| Jumlah Obligasi Pemerintah – bersih                                    |                                                           |                                       | 1.262.344                            | 1.262.344                  |                      | Total of Government Bonds - net                                               |
| <u>Obligasi Korporasi</u>                                              |                                                           |                                       |                                      |                            |                      | <u>Corporate Bonds</u>                                                        |
| PT Sarana Multigriya Finansial Berkelanjutan V Tahap.V 2021 Seri B     | 5,75%                                                     | 10 Feb/ Feb 24                        | 10.000                               | 10.000                     | AAA*)                | PT Sarana Multigriya Finansial Continuanance Bonds V Phase.V 2021 B Series    |
| PT Sarana Multigriya Finansial Berkelanjutan V Tahap.V 2021 Seri B     | 5,75%                                                     | 10 Feb/ Feb 24                        | 40.000                               | 40.000                     | AAA*)                | PT Sarana Multigriya Finansial Continuanance Bonds V Phase.V 2021 B Series    |
| PT Tower Bersama Infrastructure Berkelanjutan IV Tahap.III 2021 Seri B | 6,75%                                                     | 17 Feb/ Feb 24                        | 50.000                               | 50.000                     | AA+**)               | PT Tower Bersama Infrastructure Continuanance Bonds I Phase.III 2021 B Series |
| PT PNM Berkelanjutan III Tahap.V 2021 Seri B                           | 7,25%                                                     | 17 Mar/ Mar 24                        | 5.000                                | 5.000                      | A+*)                 | PT PNM Continuanance Bonds III Phase.V 2021 B Series                          |
| PT PNM Berkelanjutan III Tahap.V 2021 Seri B                           | 7,25%                                                     | 17 Mar/ Mar 24                        | 15.000                               | 15.000                     | A+*)                 | PT PNM Continuanance Bonds III Phase.V 2021 B Series                          |
| PT BFI Finance Indonesia Berkelanjutan V Tahap I 2021 Seri B           | 7,75%                                                     | 28 Mei/ May 24                        | 20.000                               | 20.000                     | A-**)                | PT BFI Finance Indonesia Continuanance Bonds V Phase I 2021 B Series          |
| PT BFI Finance Indonesia Berkelanjutan V Tahap I 2021 Seri B           | 7,75%                                                     | 28 Mei/ May 24                        | 10.000                               | 10.000                     | A-**)                | PT BFI Finance Indonesia Continuanance Bonds V Phase I 2021 B Series          |
| PT BFI Finance Indonesia Berkelanjutan V Tahap II 2021 Seri C          | 7,25%                                                     | 6 Ags/ Augs 24                        | 40.000                               | 40.000                     | A+**)                | PT BFI Finance Indonesia Continuanance Bonds V Phase II 2021 C Series         |
| PT BFI Finance Indonesia Berkelanjutan V Tahap I 2021 Seri C           | 7,25%                                                     | 6 Ags/ Augs 24                        | 20.000                               | 20.000                     | A+**)                | PT BFI Finance Indonesia Continuanance Bonds V Phase II 2021 C Series         |
| PT Sinar Mas Agro Berkelanjutan III Tahap.II 2021 Seri B               | 8,50%                                                     | 19 Okt/ Oct 24                        | 30.000                               | 30.000                     | A+*)                 | PT Sinar Mas Agro Continuanance Bonds III Phase.II 2021                       |
| Saldo dipindahkan                                                      |                                                           |                                       | 240.000                              | 240.000                    |                      | Balance carried forward                                                       |



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**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

| 2023                                                                 |                                                           |                                       |                                      |                            |                      |                                                                              |
|----------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|------------------------------------------------------------------------------|
| 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                                                       |                                                           |                                       | 240.000                              | 240.000                    |                      | <u>Balance brought forward</u>                                               |
| PT Sinar Mas Agro Berkelanjutan III Tahap.II 2021 Seri B             | 8,50%                                                     | 19 Okt/ Oct-24                        | 40.000                               | 40.000                     | A+*)                 | PT Sinar Mas Agro Continuanance Bonds III Phase.II 2021 B Series             |
| PT Sinar Mas Agro Berkelanjutan III Tahap.III 2021 Seri B            | 7,25%                                                     | 16 Feb/ Feb 25                        | 35.000                               | 35.000                     | A+*)                 | PT Sinar Mas Agro Continuanance Bonds III Phase.III 2021 B Series            |
| PT PNM Berkelanjutan IV Tahap.II 2022 Seri B                         | 5,50%                                                     | 22 Apr/ Apr 25                        | 10.000                               | 10.000                     | AA*)                 | PT PNM Continuanance Bonds IV Phase.II 2022 B Series                         |
| PT PNM Berkelanjutan IV Tahap.II 2022 Seri B                         | 5,50%                                                     | 22 Apr/ Apr25                         | 7.000                                | 7.000                      | AA*)                 | PT PNM Continuanance Bonds IV Phase.II 2022 B Series                         |
| PT Perusahaan Pengelola Aset Berkelanjutan II 2022 Seri A            | 7,00%                                                     | 8 Jul/ Jul 25                         | 50.000                               | 50.000                     | AA*)                 | PT Perusahaan Pengelola Aset Continuanance Bonds II 2022 A Series            |
| PT Perusahaan Pengelola Aset Berkelanjutan II 2022 Seri A            | 7,00%                                                     | 8 Jul/ Jul 25                         | 50.000                               | 50.000                     | AA*)                 | PT Perusahaan Pengelola Aset Continuanance Bonds II 2022 A Series            |
| PT PNM Berkelanjutan V Tahap.I 2022 Seri B                           | 6,35%                                                     | 11 Aug/ Augs 25                       | 15.000                               | 15.000                     | AA+**)               | PT PNM Continuanance Bonds V Phase.I 2022 B Series                           |
| PT Tower Bersama Infrastructure Berkelanjutan V Tahap.IV 2022 Seri B | 5,85%                                                     | 11 Aug/ Augs 25                       | 15.000                               | 15.000                     | AA*)                 | PT Tower Bersama Infrastructure Continuanance Bonds V Phase.IV 2022 B Series |
| PT Astra Sedaya Finance Berkelanjutan V Tahap.V 2022 Seri B          | 6,35%                                                     | 26 Aug/ Augs 25                       | 40.000                               | 40.000                     | AAA*)                | PT Astra Sedaya Finance Continuanance Bonds V Phase.V 2022 B Series          |
| PT Sarana Multi Infrastruktur Berkelanjutan III Tahap.II 2022        | 6,97%                                                     | 8 Nov/ Nov 25                         | 10.000                               | 10.000                     | AAA**)               | PT Sarana Multi Infrastruktur Continuanance Bonds III Phase.II 2022          |
| PT Sarana Multi Infrastruktur Berkelanjutan III Tahap.II 2022        | 6,97%                                                     | 8 Nov/ Nov 25                         | 10.000                               | 10.000                     | AAA**)               | PT Sarana Multi Infrastruktur Continuanance Bonds III Phase.II 2022          |
| PT Sarana Multi Infrastruktur Berkelanjutan III Tahap.II 2022        | 6,97%                                                     | 8 Nov/ Nov 25                         | 10.000                               | 10.000                     | AAA**)               | PT Sarana Multi Infrastruktur Continuanance Bonds III Phase.II 2022          |
| PT Sarana Multi Infrastruktur Berkelanjutan III Tahap.II 2022        | 6,97%                                                     | 8 Nov/ Nov 25                         | 10.000                               | 10.000                     | AAA**)               | PT Sarana Multi Infrastruktur Continuanance Bonds III Phase.II 2022          |
| PT Sarana Multi Infrastruktur Berkelanjutan III Tahap.II 2022        | 6,97%                                                     | 8 Nov/ Nov 25                         | 10.000                               | 10.000                     | AAA**)               | PT Sarana Multi Infrastruktur Continuanance Bonds III Phase.II 2022          |
| PT Federal International Finnace Berkelanjutan V Tahap I 2021 Seri B | 6,25%                                                     | 8 Jun/ Jun 24                         | 7.000                                | 7.007                      | AAA*)                | PT Federal International Finnace Continuanance Bonds V Phase.I 2021 B Series |
| PT BFI Finance Indonesia Berkelanjutan V Tahap I 2021 Seri B         | 7,75%                                                     | 28 Mei/ May 24                        | 10.000                               | 10.031                     | A-*)                 | PT BFI Finance Indonesia Continuanance Bonds V Phase I 2021 B Series         |
| PT Sarana Multi Infrastruktur Berkelanjutan II Tahap.I 2019 Seri C   | 8,75%                                                     | 25 Jun/ Jun 24                        | 27.500                               | 27.730                     | AAA**)               | PT Sarana Multi Infrastruktur Continuanance Bonds II Phase.I 2019 C Series   |
| PT Sinar Mas Agro Berkelanjutan III Tahap.II 2021 Seri B             | 8,50%                                                     | 19 Okt/ Oct 24                        | 25.000                               | 25.274                     | AA-*)                | PT Sinar Mas Agro Continuanance Bonds III Phase.II 2021 B Series             |
| PT Adira Dinamika Multi Berkelanjutan V Tahap.III 2022 Seri B        | 5,60%                                                     | 22 Mar/ Mar 25                        | 50.000                               | 49.535                     | AAA*)                | PT Adira Dinamika Multi Continuanance Bonds V Phase.III 2022 B Series        |
| PT Merdeka Copper Gold Berkelanjutan IV Tahap.I 2022 Seri B          | 10,30%                                                    | 13 Des/ Dec 25                        | 50.000                               | 51.509                     | A+*)                 | PT Merdeka Copper Gold Continuanance Bonds IV Phase.I 2022 B Series          |
| PT Sampoerna Agro Berkelanjutan I Tahap.I 2020 Seri B                | 9,75%                                                     | 3 Mar/ Mar 25                         | 10.000                               | 10.164                     | A*)                  | PT Sampoerna Agro Continuanance Bonds I Phase.I 2020 B Series                |
| PT Merdeka Copper Gold Berkelanjutan IV Tahap.I 2022                 | 10,30%                                                    | 13 Des/ Dec 25                        | 15.000                               | 15.519                     | A+*)                 | PT Merdeka Copper Gold Continuanance Bonds IV Phase.I 2022                   |
| Saldo dipindahkan                                                    |                                                           |                                       | 746.500                              | 748.769                    |                      | Balance carried forward                                                      |

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**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2023                                                                    |                                                           |                                       |                                      |                            |                      |                                                                               |
|-------------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|-------------------------------------------------------------------------------|
| 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                                                          |                                                           |                                       | 746.500                              | 748.769                    |                      | Balance brought forward                                                       |
| PT Sarana Multi Infrastruktur Berkelanjutan II Tahap.II 2022I           | 6,97%                                                     | 8 Nov/ Nov 25                         | 5.000                                | 5.036                      | AAA*)                | PT Sarana Multi Infrastruktur Continuance Bonds III Phase.II 2022             |
| PT Sarana Multi Infrastruktur Berkelanjutan II Tahap.II 2019 Seri C     | 8,10%                                                     | 28 Ags/ Aug 24                        | 45.000                               | 45.522                     | AAA*)                | PT Sarana Multi Infrastruktur Continuance Bonds II Phase.II 2019 C Series     |
| PT Kereta Api Indonesia Berkelanjutan II 2019 Seri A                    | 7,75%                                                     | 13 Des/ Dec 24                        | 10.000                               | 10.134                     | AAA*)                | PT Kereta Api Indonesia Continuance Bonds II 2019 A Series                    |
| PT Sarana Multi Infrastruktur Berkelanjutan II Tahap.III 2019 Seri C    | 7,95%                                                     | 30 Okt/ Oct 24                        | 10.000                               | 10.136                     | AAA*)                | PT Sarana Multi Infrastruktur Continuance Bonds II Phase.III 2019 C Series    |
| PT Sinar Mas Agro Tahap.III Berkelanjutan III 2022 Seri B               | 7,25%                                                     | 16 Feb/ Feb25                         | 10.000                               | 10.045                     | AA-*)                | PT Sinar Mas Agro Continuance Bonds III Phase.III 2022 B Series               |
| PT Kereta Api Indonesia Berkelanjutan II 2019 Seri A                    | 7,75%                                                     | 13 Des/ Dec 24                        | 25.000                               | 25.398                     | AAA*)                | PT Kereta Api Indonesia Continuance Bonds II 2019 A Series                    |
| PT Kereta Api Indonesia Berkelanjutan II 2019 Seri A                    | 7,75%                                                     | 13 Des/ Dec 24                        | 10.000                               | 10.159                     | AAA*)                | PT Kereta Api Indonesia Continuance Bonds II 2019 A Series                    |
| PT Kereta Api Indonesia Berkelanjutan II 2019 Seri B                    | 8,20%                                                     | 13 Des/ Dec 26                        | 10.000                               | 10.383                     | AAA*)                | PT Kereta Api Indonesia Continuance Bonds II 2019 B Series                    |
| PT Kereta Api Indonesia Berkelanjutan II 2019 Seri A                    | 7,75%                                                     | 13 Des/ Dec 24                        | 25.000                               | 25.388                     | AAA*)                | PT Kereta Api Indonesia Continuance Bonds II 2019 A Series                    |
| PT Kereta Api Indonesia Berkelanjutan II 2019 Seri A                    | 7,75%                                                     | 13 Des/ Dec 24                        | 10.000                               | 10.155                     | AAA*)                | PT Kereta Api Indonesia Continuance Bonds II 2019 A Series                    |
| PT Sarana Multigriya Finans II Berkelanjutan V 2019 Seri B              | 8,10%                                                     | 28 Ags/ Aug24                         | 20.000                               | 20.269                     | AAA*)                | PT Sarana Multigriya Finans II Continuance Bonds V 2019 B Series              |
| PT Kereta Api Indonesia Berkelanjutan II 2019 Seri A                    | 7,75%                                                     | 13 Des/ Dec 24                        | 10.000                               | 10.158                     | AAA*)                | PT Kereta Api Indonesia Continuance Bonds II 2019 A Series                    |
| PT Merdeka Copper Gold Berkelanjutan III 2022 Seri A                    | 7,80%                                                     | 28 Apr/ Apr 25                        | 23.000                               | 23.126                     | A+*)                 | PT Merdeka Copper Gold Continuance Bonds III 2022 A Series                    |
| PT Merdeka Copper Gold Berkelanjutan III 2022 Seri B                    | 9,85%                                                     | 26 Mar/ Mar 24                        | 5.000                                | 5.033                      | A+*)                 | PT Merdeka Copper Gold Continuance Bonds III 2022 B Series                    |
| PT Merdeka Copper Gold Berkelanjutan III 2022 Seri B                    | 9,85%                                                     | 26 Mar/Mar 24                         | 15.000                               | 15.099                     | A+*)                 | PT Merdeka Copper Gold Continuance Bonds III 2022 B Series                    |
| PT Merdeka Copper Gold Berkelanjutan III 2022 Seri B                    | 9,85%                                                     | 26 Mar/ Mar 24                        | 25.000                               | 25.173                     | A+*)                 | PT Merdeka Copper Gold Continuance Bonds III 2022 B Series                    |
| PT Merdeka Copper Gold 2022 Berkelanjutan IV                            | 10,30%                                                    | 13 Des/ Dec 25                        | 13.000                               | 13.642                     | A+*)                 | PT Merdeka Copper Gold Continuance Bonds IV 2022                              |
| PT Merdeka Copper Gold Berkelanjutan II 2021 Seri B                     | 9,85%                                                     | 26 Mar/ Mar 24                        | 19.000                               | 19.129                     | A+*)                 | PT Merdeka Copper Gold Continuance Bonds II 2021 B Series                     |
| PT Sarana Multi Infrastruktur Berkelanjutan II Tahap.V 2020 Seri B      | 6,70%                                                     | 11 Des/ Dec 25                        | 14.000                               | 14.134                     | AAA*)                | PT Sarana Multi Infrastruktur Continuance Bonds II Phase.V 2020 B Series      |
| PT Merdeka Copper Gold 2022 Berkelanjutan IV                            | 10,30%                                                    | 13 Des/ Dec 25                        | 20.000                               | 20.960                     | A+*)                 | PT Merdeka Copper Gold Continuance Bonds IV 2022                              |
| PT Indonesia Infrastructure Finance Berkelanjutan I Tahap.I 2019 Seri C | 7,90%                                                     | 18 Des/ Dec 24                        | 30.000                               | 30.434                     | AAA*)                | PT Indonesia Infrastructure Finance Continuance Bonds I Phase.I 2019 C Series |
| PT Sarana Multigriya Finans Berkelanjutan V 2019 Seri B                 | 8,10%                                                     | 28 Ags/ Aug 24                        | 5.000                                | 5.058                      | AAA*)                | PT Sarana Multigriya Finans Continuance Bonds V 2019 B Series                 |
| Saldo dipindahkan                                                       |                                                           |                                       | 1.105.500                            | 1.113.340                  |                      | Balance carried forward                                                       |

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**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2023                                                                 |                                                           |                                       |                                      |                            |                      |                                                                              |
|----------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|------------------------------------------------------------------------------|
| 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                                                       |                                                           |                                       | 1.105.500                            | 1.113.340                  |                      | Balance brought forward                                                      |
| PT Sarana Multigriya Finans Berkelanjutan VII 2023 Seri A            | 6,18%                                                     | 30 Okt/ Oct 24                        | 50.000                               | 50.000                     | AAA*)                | PT Sarana Multigriya Finans Continuanance Bonds VII 2023 A Series            |
| PT Sarana Multigriya Finans Berkelanjutan VII 2023 Seri A            | 6,18%                                                     | 30 Okt/ Oct 24                        | 50.000                               | 50.000                     | AAA*)                | PT Sarana Multigriya Finans Continuanance Bonds VII 2023 A Series            |
| PT Sarana Multigriya Finans Berkelanjutan VII 2023 Seri A            | 6,18%                                                     | 30 Okt/ Oct 24                        | 45.000                               | 45.000                     | AAA*)                | PT Sarana Multigriya Finans Continuanance Bonds VII 2023 A Series            |
| PT Sarana Multi Infrastruktur Berkelanjutan III Tahap II 2022        | 6,97%                                                     | 8 Nov/ Nov 25                         | 23.500                               | 23.773                     | AAA*)                | PT Sarana Multi Infrastruktur Continuanance Bonds III Phase II 2022          |
| PT Toyota Astra Financial Berkelanjutan III Tahap II 2022 Seri B     | 5,70%                                                     | 23 Feb/ Feb 25                        | 20.000                               | 19.802                     | AA+*)                | PT Toyota Astra Financial Continuanance Bonds III Phase II 2022 B Series     |
| PT Toyota Astra Financial Berkelanjutan III Tahap II 2022 Seri B     | 5,70%                                                     | 23 Feb/ Feb 25                        | 17.660                               | 17.485                     | AA+*)                | PT Toyota Astra Financial Continuanance Bonds III Phase II 2022 B Series     |
| PT Toyota Astra Financial Berkelanjutan IV Tahap I 2023              | 6,00%                                                     | 11 Jul/ Jul 26                        | 40.000                               | 38.881                     | AA+*)                | PT Toyota Astra Financial Continuanance Bonds IV Phase I 2023                |
| PT Bri Finance Berkelanjutan II Seri B 2023                          | 6,40%                                                     | 11 Jul/ Jul 26                        | 35.000                               | 34.241                     | AA*)                 | PT BRI Finance Continuanance Bonds II 2023 B Series                          |
| PT Sampoerna Agro Berkelanjutan I Tahap III 2022 Seri A              | 7,15%                                                     | 2 Mar/ Mar 25                         | 5.000                                | 4.948                      | A*)                  | PT Sampoerna Agro Continuanance Bonds I Phase III 2022 A Series              |
| PT Perusahaan Pengelola Aset Berkelanjutan II 2022 Seri A            | 7,00%                                                     | 8 Jul/ Jul 25                         | 65.000                               | 63.977                     | AA**)                | PT Perusahaan Pengelola Aset Continuanance Bonds II 2022 A Series            |
| PT Perusahaan Pengelola Aset Berkelanjutan I 2023 Seri B             | 10,55%                                                    | 1 Sep/ Sep 25                         | 12.000                               | 12.392                     | AA*)                 | PT Perusahaan Pengelola Aset Continuanance Bonds I 2023 B Series             |
| PT Sampoerna Agro Berkelanjutan I Tahap III 2022 Seri A              | 7,15%                                                     | 2 Mar/ Mar 25                         | 7.900                                | 7.803                      | A*)                  | PT Sampoerna Agro Continuanance Bonds I Phase III 2022 A Series              |
| PT Federal International Finnace Berkelanjutan V Tahap V 2023 Seri B | 6,80%                                                     | 24 Feb/ Feb 26                        | 13.000                               | 12.973                     | AAA**)               | PT Federal International Finnace Continuanance Bonds V Phase V 2023 B Series |
| PT Astra Sedaya Finance Berkelanjutan IV Tahap III 2019 Seri C       | 7,95%                                                     | 23 Okt/ Oct 24                        | 5.000                                | 5.044                      | AAA**)               | PT Astra Sedaya Finance Continuanance Bonds IV Phase III 2019 C Series       |
| PT FIF Berkelanjutan VI Tahap II 2023 Seri A                         | 6,40%                                                     | 26 Nov/ Nov 24                        | 50.000                               | 50.000                     | AAA*)                | PT FIF Continuanance Bonds VI Phase II 2023 A Series                         |
| PT Sarana Multi Infrastruktur Berkelanjutan III Tahap II 2022        | 6,97%                                                     | 8 Nov/ Nov 25                         | 40.000                               | 40.011                     | AAA*)                | PT Sarana Multi Infrastruktur Continuanance Bonds III Phase II 2022          |
| PT Pegadaian Berkelanjutan V Tahap II 2023                           | 5,80%                                                     | 26 Jun/ Jun 24                        | 50.000                               | 49.775                     | AAA*)                | PT Pegadaian Continuanance Bonds V Phase II 2023                             |
| PT Adira Dinamika Multi Berkelanjutan VI Tahap I 2023 Seri B         | 6,00%                                                     | 7 Jul/ Jul 26                         | 29.000                               | 28.327                     | AAA*)                | PT Adira Dinamika Multi Continuanance Bonds VI Phase I 2023 B Series         |
| PT Barito Pacific Berkelanjutan III Tahap II 2023 Seri A             | 8,50%                                                     | 28 Nov/ Nov 26                        | 100.000                              | 100.000                    | A+*)                 | PT Barito Pacific Continuanance Bonds III Phase II 2023 A Series             |
| PT Astra Sedaya Finance Berkelanjutan V Tahap IV 2022 Seri B         | 5,70%                                                     | 22 Mar/ Mar 25                        | 10.000                               | 9.879                      | AAA**)               | PT Astra Sedaya Finance Continuanance Bonds V Phase IV 2022 B Series         |
| PT Semen Indonesia Berkelanjutan I Tahap II 2019 Seri A              | 9,00%                                                     | 28 Mei/ May 24                        | 7.000                                | 7.066                      | AA+*)                | PT Semen Indonesia Continuanance Bonds I Phase II 2019 A Series              |
| Saldo dipindahkan                                                    |                                                           |                                       | 1.780.560                            | 1.784.717                  |                      | Balance carried forward                                                      |

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**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| Nama Penerbit                                                            | 2023                                                      |                                       |                                      |                            |        | Peringkat/<br>Rating | Issuer<br>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 |        |                      |                                                                                  |
| Biaya perolehan yang diamortisasi (lanjutan)                             |                                                           |                                       |                                      |                            |        |                      | <u>Amortized cost (continued)</u>                                                |
| Obligasi Korporasi (lanjutan)                                            |                                                           |                                       |                                      |                            |        |                      | <u>Corporate Bonds (continued)</u>                                               |
| Saldo pindahan                                                           |                                                           |                                       | 1.780.560                            | 1.784.717                  |        |                      | <u>Balance brought forward</u>                                                   |
| PT Semen Indonesia Berkelanjutan I Tahap II 2019 Seri A                  | 9,00%                                                     | 28 Mei/ May 24                        | 10.000                               | 10.094                     | AA+*)  |                      | PT Semen Indonesia Continuanance Bonds I Phase II 2019 A Series                  |
| PT Astra Sedaya Finance Berkelanjutan V Tahap IV 2022 Seri B             | 5,70%                                                     | 22 Mar/ Mar 25                        | 20.000                               | 19.757                     | AAA**) |                      | PT Astra Sedaya Finance Continuanance Bonds V Phase IV 2022 B Series             |
| PT Adira Dinamika Multi Berkelanjutan VI Tahap I 2023 Seri A             | 5,50%                                                     | 17 Jul/ Jul 24                        | 49.000                               | 48.760                     | AAA*)  |                      | PT Adira Dinamika Multi Continuanance Bonds VI Phase I 2023 A Series             |
| PT Astra Sedaya Finance Berkelanjutan V Tahap IV 2022 Seri B             | 5,70%                                                     | 22 Mar/ Mar 25                        | 30.000                               | 29.649                     | AAA*)  |                      | PT Astra Sedaya Finance Continuanance Bonds V Phase IV 2022 B Series             |
| PT Sinar Mas Agro Berkelanjutan III Tahap I 2021 Seri B                  | 8,75%                                                     | 10 Jun/ Jun 24                        | 4.000                                | 4.028                      | AAA*)  |                      | PT Sinar Mas Agro Continuanance Bonds III Phase I 2021 B Series                  |
| PT Sinar Mas Agro Berkelanjutan III Tahap II 2021 Seri B                 | 8,50%                                                     | 19 Okt/ Oct 24                        | 6.000                                | 6.067                      | AAA*)  |                      | PT Sinar Mas Agro Continuanance Bonds III Phase II 2021 B Series                 |
| PT Sarana Multigriya Finans-I Berkelanjutan VII 2023 Seri B              | 5,50%                                                     | 22 Jul/ Jul 24                        | 15.000                               | 14.926                     | AAA*)  |                      | PT Sarana Multigriya Finans-I Continuanance Bonds VII 2023 B Series              |
| PT Sampoerna Agro Berkelanjutan I Tahap I 2020 Seri B                    | 9,75%                                                     | 3 Mar/ Mar 25                         | 1.000                                | 1.026                      | A*)    |                      | PT Sampoerna Agro Continuanance Bonds I Phase I 2020 B Series                    |
| PT Adira Dinamika Multi Fin Berkelanjutan VI Tahap I 2023 Seri B         | 6,00%                                                     | 7 Jul/ Jul 26                         | 25.000                               | 24.517                     | AAA*)  |                      | PT Adira Dinamika Multi Fin Continuanance Bonds VI Phase I 2023 B Series         |
| PT Indonesia Infrastructure Finance Berkelanjutan II Tahap I 2023 Seri B | 6,70%                                                     | 22 Des/ Dec 26                        | 15.000                               | 15.000                     | AAA*)  |                      | PT Indonesia Infrastructure Finance Continuanance Bonds II Phase I 2023 B Series |
| PT Indonesia Infrastructure Finance Berkelanjutan II Tahap I 2023 Seri A | 6,45%                                                     | 2 Jan/ Jan 25                         | 10.000                               | 10.000                     | AAA*)  |                      | PT Indonesia Infrastructure Finance Continuanance Bonds II Phase I 2023 A Series |
| PT Indonesia Infrastructure Finance Berkelanjutan II Tahap I 2023 Seri B | 6,70%                                                     | 22 Des/ Dec 26                        | 15.000                               | 15.000                     | AAA*)  |                      | PT Indonesia Infrastructure Finance Continuanance Bonds II Phase I 2023 B Series |
| PT BFI Finance Indonesia Berkelanjutan V Tahap III 2023 Seri A           | 6,25%                                                     | 7 Feb/ Feb 24                         | 3.000                                | 2.998                      | AA-**) |                      | PT BFI Finance Indonesia Continuanance Bonds V Phase III 2023 A Series           |
| PT Indonesia Infrastructure Finance Berkelanjutan II Tahap I 2023 Seri A | 6,45%                                                     | 2 Jan/ Jan 25                         | 8.000                                | 8.000                      | AAA*)  |                      | PT Indonesia Infrastructure Finance Continuanance Bonds II Phase I 2023 A Series |
| PT Indonesia Infrastructure Finance Berkelanjutan II Tahap I 2023 Seri B | 6,70%                                                     | 22 Des/ Dec 26                        | 12.000                               | 12.000                     | AAA*)  |                      | PT Indonesia Infrastructure Finance Continuanance Bonds II Phase I 2023 B Series |
| PT Indonesia Infrastructure Finance Berkelanjutan II Tahap I 2023 Seri A | 6,45%                                                     | 2 Jan/ Jan 25                         | 10.000                               | 10.000                     | AAA*)  |                      | PT Indonesia Infrastructure Finance Continuanance Bonds II Phase I 2023 A Series |
| PT Protelindo Berkelanjutan III Tahap II 2023 Seri A                     | 6,35%                                                     | 31 Mar/ Mar 24                        | 50.000                               | 50.005                     | AAA**) |                      | PT Protelindo Continuanance Bonds III Phase II 2023 A Series                     |
| PT Pegadaian Berkelanjutan V Tahap IV 2023 Seri A                        | 5,90%                                                     | 4 Sep/ Sep 24                         | 20.000                               | 19.933                     | AAA*)  |                      | PT Pegadaian Continuanance Bonds V Phase IV 2023 A Series                        |
| PT Pegadaian Berkelanjutan V Tahap IV 2023 Seri A                        | 5,90%                                                     | 4 Sep/ Sep 24                         | 27.000                               | 26.904                     | AAA*)  |                      | PT Pegadaian Continuanance Bonds V Phase IV 2023 A Series                        |
| PT Pemodal Nasional Mada Berkelanjutan IV Tahap II 2022 Seri B           | 5,50%                                                     | 22 Apr/ Apr 25                        | 20.000                               | 19.703                     | AA*)   |                      | PT Pemodal Nasional Mada Continuanance Bonds IV Phase II 2022 B Series           |
| Saldo dipindahkan                                                        |                                                           |                                       | 2.130.560                            | 2.133.084                  |        |                      | Balance carried forward                                                          |

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**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2023                                                                 |                                                           |                                       |                                      |                            |                      |                                                                             |
|----------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|-----------------------------------------------------------------------------|
| 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                                                       |                                                           |                                       | 2.130.560                            | 2.133.084                  |                      | Balance brought forward                                                     |
| PT Federal International Fincnce Berkelanjutan V Tahap V 2023 Seri A | 6,00%                                                     | 5 Mar/ Mar 24                         | 50.000                               | 49.966                     | AAA**)               | PT Federal International Fincnce Continuanace Bonds V Phase V 2023 A Series |
| PT Pemodalan Nasional Mada Berkelanjutan IV Tahap II 2022 Seri B     | 5,50%                                                     | 22 Apr/ Apr 25                        | 20.000                               | 19.713                     | AA*)                 | PT Pemodalan Nasional Mada Continuanace Bonds IV Phase II 2022 B Series     |
| PT Protelindo Berkelanjutan III Tahap II 2023 Seri A                 | 6,35%                                                     | 31 Mar/ Mar 24                        | 50.000                               | 50.006                     | AAA**)               | PT Protelindo Continuanace Bonds III Phase II 2023 A Series                 |
| PT Sarana Multi Infrastruktur Berkelanjutan III Tahap III            | 6,70%                                                     | 17 Mei/ May 26                        | 65.000                               | 65.007                     | AAA*)                | PT Sarana Multi Infrastruktur Continuanace Bonds III Phase III              |
| PT Permodalan Sukuk Mudharabah Berkelanjutan I Tahap.II 2023 Seri A  | 5,90%                                                     | 21 Apr/ Apr 24                        | 15.000                               | 14.982                     | AA+*)                | PT Permodalan Sukuk Mudharabah Continuanace Bonds I Phase.II 2023 A Series  |
| PT Adira Sukuk Mudharabah Berkelanjutan V Tahap I 2023 Seri B        | 6,00%                                                     | 7 Jul/ Jul 26                         | 10.000                               | 9.769                      | AAA*)                | PT Adira Sukuk Mudharabah Continuanace Bonds V Phase I 2023 B Series        |
| Jumlah Obligasi Korporasi                                            |                                                           |                                       | 2.340.560                            | 2.342.527                  |                      | Total of Corporate Bonds                                                    |
| Ditambah bunga yang belum diamortisasi                               |                                                           |                                       | 9.083                                | -                          |                      | Plus Unamortized Interest                                                   |
| Dikurang diskonto diterima di muka                                   |                                                           |                                       | (7.116)                              | -                          |                      | Less unearned discount                                                      |
| Jumlah Obligasi Korporasi - bersih                                   |                                                           |                                       | 2.342.527                            | 2.342.527                  |                      | Total of Corporate Bonds - net                                              |
| Obligasi Ritel                                                       |                                                           |                                       |                                      |                            |                      | Retail Bonds                                                                |
| ORI 019 – 001508                                                     | 5,57%                                                     | 15 Feb/ Feb 24                        | 10.000                               | 10.014                     |                      | ORI 019 – 001508                                                            |
| ORI 019 – 001509                                                     | 5,57%                                                     | 15 Feb/ Feb 24                        | 10.000                               | 10.014                     |                      | ORI 019 – 001509                                                            |
| ORI 019 – 001507                                                     | 5,57%                                                     | 15 Feb/ Feb 24                        | 20.000                               | 20.028                     |                      | ORI 019 – 001507                                                            |
| ORI 019 – 001532                                                     | 5,57%                                                     | 15 Feb/ Feb 24                        | 30.000                               | 30.045                     |                      | ORI 019 – 001532                                                            |
| ORI 019 – 001531                                                     | 5,57%                                                     | 15 Feb/ Feb 24                        | 19.000                               | 19.029                     |                      | ORI 019 – 001531                                                            |
| ORI 019 – 001536                                                     | 5,57%                                                     | 15 Feb/ Feb 24                        | 30.000                               | 30.043                     |                      | ORI 019 – 001536                                                            |
| ORI 019 – 001535                                                     | 5,57%                                                     | 15 Feb/ Feb 24                        | 20.000                               | 20.029                     |                      | ORI 019 – 001535                                                            |
| ORI 019 – 001550                                                     | 5,57%                                                     | 15 Feb/ Feb 24                        | 20.000                               | 20.027                     |                      | ORI 019 – 001550                                                            |
| ORI 019 – 001549                                                     | 5,57%                                                     | 15 Feb/ Feb 24                        | 10.000                               | 10.013                     |                      | ORI 019 – 001549                                                            |
| ORI 019 – 001662                                                     | 5,57%                                                     | 15 Feb/ Feb 24                        | 10.000                               | 10.010                     |                      | ORI 019 – 001662                                                            |
| ORI 019 – 001667                                                     | 5,57%                                                     | 15 Feb/ Feb 24                        | 20.000                               | 20.017                     |                      | ORI 019 – 001667                                                            |
| Jumlah Obligasi Ritel                                                |                                                           |                                       | 199.000                              | 199.269                    |                      | Total of Retail Bonds                                                       |
| Ditambah premi dibayar dimuka                                        |                                                           |                                       | 269                                  | -                          |                      | Plus prepaid premium                                                        |
| Jumlah Obligasi Ritel- bersih                                        |                                                           |                                       | 199.269                              | 199.269                    |                      | Total of Retail Bonds – net                                                 |
| Obligasi Bank                                                        |                                                           |                                       |                                      |                            |                      | Bank Bonds                                                                  |
| PT Bank Mandiri Taspen Berkelanjutan I Thp.II Thn 2021 Seri A        | 6,50%                                                     | 28 Apr/ Apr 24                        | 30.000                               | 30.000                     | AA**)                | PT Bank Mandiri Taspen Continuanace Bonds I Phase.II 2021 A Series          |
| PT Bank Mandiri Taspen Berkelanjutan I Thp.II Thn 2021 Seri A        | 6,50%                                                     | 28 Apr/ Apr 24                        | 7.000                                | 7.000                      | AA**)                | PT Bank Mandiri Taspen Continuanace Bonds I Phase.II 2021 A Series          |
| PT Bank Mandiri Taspen Berkelanjutan I Thp.II Thn 2021 Seri A        | 6,50%                                                     | 28 Apr/ Apr 24                        | 25.000                               | 25.000                     | AA**)                | PT Bank Mandiri Taspen Continuanace Bonds I Phase.II 2021 A Series          |
| PT Bank Mandiri Taspen Berkelanjutan I Thp.II Thn 2021 Seri A        | 6,50%                                                     | 28 Apr/ Apr 24                        | 10.000                               | 10.000                     | AA**)                | PT Bank Mandiri Taspen Continuanace Bonds I Phase.II 2021 A Series          |
| PT.BNI Persero Tbk Green Bond I Thn.2022 Seri A                      | 6,35%                                                     | 21 Jun/ Jun 25                        | 25.000                               | 25.000                     | AAA**)               | PT.BNI Persero Tbk Green Bond I 2022 A Series                               |
| PT BRI Tahun 2022 Berkelanjutan I Seri B GB                          | 5,75%                                                     | 20 Jun/ Jul 25                        | 20.000                               | 20.000                     | AAA*)                | PT BRI Tahun 2022 Continuanace Bonds I B Series GB                          |
| Saldo dipindahkan                                                    |                                                           |                                       | 117.000                              | 117.000                    |                      | Balance carried forward                                                     |

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**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

| 2023                                          |                                                           |                                       |                                      |                            |                      |                                                     |
|-----------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|----------------------|-----------------------------------------------------|
| 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 Bank (lanjutan)                      |                                                           |                                       |                                      |                            |                      | Bank Bonds (continued)                              |
| Saldo pindahan                                |                                                           |                                       | 117.000                              | 117.000                    |                      | Balance brought forward                             |
| PT BRI Tahun 2022 Berkelanjutan I Seri B GB   | 5,75%                                                     | 20 Jul/ Jul 25                        | 20.000                               | 20.000                     | AAA*)                | PT BRI Tahun 2022 Continuanance Bonds I B Series GB |
| PT BRI Tahun 2022 Berkelanjutan I Seri B GB   | 5,75%                                                     | 20 Jul/ Jul 25                        | 15.000                               | 15.000                     | AAA*)                | PT BRI Tahun 2022 Continuanance Bonds I B Series GB |
| PT BRI Tahun 2022 Berkelanjutan I Seri B GB   | 5,75%                                                     | 20 Jul/ Jul 25                        | 5.000                                | 5.000                      | AAA*)                | PT BRI Tahun 2022 Continuanance Bonds I B Series GB |
| Jumlah Obligasi Bank - bersih                 |                                                           |                                       | 157.000                              | 157.000                    |                      | Total of Bank Bondss - net                          |
| Medium Term Note (MTN)                        |                                                           |                                       |                                      |                            |                      | Medium Term Note (MTN)                              |
| PT.Dayamitra Telekomunikasi Tbk Tahun 2023    | 6,20%                                                     | 6 Okt/ Oct 24                         | 200.000                              | 200.000                    | AAA*)                | PT.Dayamitra Telekomunikasi Tbk Year 2023           |
| Jumlah MTN - bersih                           |                                                           |                                       | 200.000                              | 200.000                    |                      | Total of MTN - net                                  |
| Wesel Ekspor Dengan LC                        |                                                           |                                       |                                      |                            |                      | Export Money Order with LC                          |
| Hillconjaya Sakti 037/001/2143/Dn/23B (Artha) | 9,00%                                                     | 28 Mei/ May 24                        | 131.863                              | 131.863                    | -                    | Hillconjaya Sakti 037/001/2143/Dn/23B (Artha)       |
| Jumlah Wesel Ekspor Dengan LC - bersih        |                                                           |                                       | 131.863                              | 131.863                    |                      | Total of Export Money Order with LC - net           |
| Obligasi Pemerintah                           |                                                           |                                       |                                      |                            |                      | Government Bonds                                    |
| Dollar Amerika Serikat                        |                                                           |                                       |                                      |                            |                      | United States Dollar                                |
| INDON 25 - 001546-800003-493                  | 4,13%                                                     | 15 Jan/ Jan 25                        | 46.191                               | 46.795                     |                      | INDON 25 - 001546-800003-493                        |
| INDON 25 - 001651-800003-514                  | 4,13%                                                     | 15 Jan/ Jan 25                        | 30.794                               | 31.119                     |                      | INDON 25 - 001651-800003-514                        |
| Jumlah Obligasi Pemerintah                    |                                                           |                                       | 76.985                               | 77.914                     |                      | Total of Government Bonds                           |
| Keuntungan yang belum direalisasi             |                                                           |                                       | 929                                  |                            |                      | Unrealized gains                                    |
| Jumlah Obligasi Pemerintah - bersih           |                                                           |                                       | 77.914                               | 77.914                     |                      | Total of Goverment Bonds - net                      |
| Sub jumlah                                    |                                                           |                                       | 5.919.959                            | 5.919.959                  |                      | Sub total                                           |
| Cadangan kerugian penurunan nilai             |                                                           |                                       | (682)                                | (682)                      |                      | Allowance for impairment losses                     |
| Jumlah efek-efek - bersih                     |                                                           |                                       | 5.919.277                            | 5.919.277                  |                      | Total marketable securities - net                   |

| 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 |
| Obligasi Pemerintah                               |                                                           |                                       |                                      |                            |                      | Government Bonds                              |
| FR 0084 - 001440                                  | 7,25%                                                     | 15 Feb/ Feb 2026                      | 200.000                              | 205.338                    |                      | FR 0084 - 001440                              |
| FR 0085 - 001441                                  | 7,75%                                                     | 15 Feb/ Feb 2026                      | 190.000                              | 199.954                    |                      | FR 0085 - 001441                              |
| FR 0078 - 001444                                  | 6,50%                                                     | 15 Feb/ Feb 2026                      | 10.000                               | 10.796                     |                      | FR 0078 - 001444                              |
| FR 0078 - 001447                                  | 8,25%                                                     | 15 Feb/ Feb 2026                      | 10.000                               | 10.796                     |                      | FR 0078 - 001447                              |
| FR 0070 - 001494                                  | 8,38%                                                     | 15 Feb/ Feb 2026                      | 10.000                               | 10.327                     |                      | FR 0070 - 001494                              |
| FR 0087 - 001525                                  | 6,50%                                                     | 15 Feb/ Feb 2026                      | 40.000                               | 39.072                     |                      | FR 0087 - 001525                              |
| FR 0081 - 001607                                  | 8,25%                                                     | 15 Feb/ Feb 2026                      | 20.000                               | 20.196                     |                      | FR 0081 - 001607                              |
| Jumlah Obligasi Pemerintah                        |                                                           |                                       | 480.000                              | 496.479                    |                      | Total Government Bonds                        |
| Ditambah bunga yang belum diamortisasi            |                                                           |                                       | 16.479                               | -                          |                      | Pluss unamortized interest                    |
| Jumlah Obligasi Pemerintah - bersih               |                                                           |                                       | 496.479                              | 496.479                    |                      | Total Government Bonds - net                  |



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**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| Nama penerbit                                                          | 2022                                                      |                                       |                                      |                            |                      |                                                                                                                           | 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 | Nilai wajar melalui penghasilan komprehensif lain (lanjutan)<br>Fair value through other comprehensive income (continued) |                                                                            |
| <b>Obligasi Korporasi</b>                                              |                                                           |                                       |                                      |                            |                      |                                                                                                                           | <b>Corporate Bonds</b>                                                     |
| PT Sinar Mas Agro Berkelanjutan III Tahap III 2022 Seri A              | 5,00%                                                     | 26 Feb/ Feb 2023                      | 2.000                                | 2.002                      | A+*)                 | PT Sinar Mas Agro Continuan bonds IV Phase III 2022 A series                                                              | PT Sinar Mas Agro Continuan bonds IV Phase III 2022 A series               |
| PT Adira Dinamika Multi Berkelanjutan V Tahap III 2022 Seri A          | 3,50%                                                     | 2 Apr/ Apr 2023                       | 10.000                               | 9.967                      | AAA*)                | PT Adira Dinamika Multi Continuan bonds V Phase III 2022 A series                                                         | PT Adira Dinamika Multi Continuan bonds V Phase III 2022 A series          |
| PT Federal International Finance Berkelanjutan V Tahap III 2022 Seri A | 3,50%                                                     | 5 Apr/ Apr 2023                       | 20.000                               | 19.957                     | AAA*)                | PT Federal International Finance Continuan bonds V Phase III 2022 A series                                                | PT Federal International Finance Continuan bonds V Phase III 2022 A series |
| PT Federal International Finance Berkelanjutan V Tahap III 2022 Seri A | 3,50%                                                     | 5 Apr/ Apr 2023                       | 15.000                               | 14.968                     | AAA*)                | PT Federal International Finance Continuan bonds V Phase III 2022 A series                                                | PT Federal International Finance Continuan bonds V Phase III 2022 A series |
| PT Federal International Finance Berkelanjutan V Tahap III 2022 Seri A | 3,50%                                                     | 5 Apr/ Apr 2023                       | 20.000                               | 19.957                     | AAA*)                | PT Federal International Finance Continuan bonds V Phase III 2022 A series                                                | PT Federal International Finance Continuan bonds V Phase III 2022 A series |
| PT PNM Berkelanjutan IV Tahap II 2022 Seri A                           | 3,75%                                                     | 2 Mei/ May 2023                       | 20.000                               | 20.117                     | AA*)                 | PT PNM Continuan bonds IV Phase II 2022 A series                                                                          | PT PNM Continuan bonds IV Phase II 2022 A series                           |
| PT PNM Berkelanjutan IV Tahap II 2022 Seri A                           | 3,75%                                                     | 2 Mei/ May 2023                       | 25.000                               | 25.146                     | AA*)                 | PT PNM Continuan bonds IV Phase II 2022 A series                                                                          | PT PNM Continuan bonds IV Phase II 2022 A series                           |
| PT Pegadaian Berkelanjutan V Tahap I 2022 Seri A                       | 3,60%                                                     | 6 Mei/ May 2023                       | 50.000                               | 50.321                     | AAA*)                | PT Pegadaian Continuan bonds V Phase I 2022 A series                                                                      | PT Pegadaian Continuan bonds V Phase I 2022 A series                       |
| PT Pegadaian Berkelanjutan V Tahap I 2022 Seri A                       | 3,60%                                                     | 6 Mei/ May 2023                       | 50.000                               | 50.321                     | AAA*)                | PT Pegadaian Continuan bonds V Phase I 2022 A series                                                                      | PT Pegadaian Continuan bonds V Phase I 2022 A series                       |
| PT Pegadaian Berkelanjutan V Tahap I 2022 Seri A                       | 3,60%                                                     | 6 Mei/ May 2023                       | 50.000                               | 50.321                     | AAA*)                | PT Pegadaian Continuan bonds V Phase I 2022 A series                                                                      | PT Pegadaian Continuan bonds V Phase I 2022 A series                       |
| PT Pegadaian Berkelanjutan V Tahap I 2022 Seri A                       | 3,60%                                                     | 6 Mei/ May 2023                       | 50.000                               | 50.321                     | AAA*)                | PT Pegadaian Continuan bonds V Phase I 2022 A series                                                                      | PT Pegadaian Continuan bonds V Phase I 2022 A series                       |
| PT SANF Berkelanjutan IV Tahap I 2022 Seri A                           | 4,50%                                                     | 20 Jun/ Jun 2023                      | 1.500                                | 1.505                      | AA*)                 | PT SANF Continuan bonds IV Phase I 2022 A series                                                                          | PT SANF Continuan bonds IV Phase I 2022 A series                           |
| PT Sinar Mas Agro Berkelanjutan IV Tahap I 2022 Seri A                 | 4,75%                                                     | 16 Jul/ Jul 2023                      | 10.000                               | 9.953                      | AA-*)                | PT Sinar Mas Agro Continuan bonds IV Phase I 2022 A series                                                                | PT Sinar Mas Agro Continuan bonds IV Phase I 2022 A series                 |
| PT Tower Bersama Infrastruktur Berkelanjutan V Tahap III 2022 Seri B   | 5,90%                                                     | 2 Mar/ Mar 2025                       | 25.000                               | 24.840                     | AA+*)                | PT Tower Bersama Infrastruktur Continuan bonds V Phase III 2022 B series                                                  | PT Tower Bersama Infrastruktur Continuan bonds V Phase III 2022 B series   |
| PT Tower Bersama Infrastruktur Berkelanjutan V Tahap III 2022 Seri B   | 5,90%                                                     | 2 Mar/ Mar 2025                       | 10.000                               | 9.936                      | AA+*)                | PT Tower Bersama Infrastruktur Continuan bonds V Phase III 2022 B series                                                  | PT Tower Bersama Infrastruktur Continuan bonds V Phase III 2022 B series   |
| PT Merdeka Copper Gold Berkelanjutan II Tahap III 2022 Seri A          | 5,50%                                                     | 8 Sep/ Sep 2023                       | 20.000                               | 19.973                     | A+*)                 | PT Merdeka Copper Gold Continuan bonds II Phase III 2022 A series                                                         | PT Merdeka Copper Gold Continuan bonds II Phase III 2022 A series          |
| PT Sinar Mas Agro Berkelanjutan III Tahap III 2022 Seri A              | 5,00%                                                     | 26 Feb/ Feb 2023                      | 8.000                                | 8.009                      | AA-*)                | PT Sinar Mas Agro Continuan bonds III Phase III 2022 A series                                                             | PT Sinar Mas Agro Continuan bonds III Phase III 2022 A series              |
| Jumlah Obligasi Korporasi Ditambah bunga yang belum diamortisasi       |                                                           |                                       | 386.500<br>1.114                     | 387.614<br>-               |                      | Total of Corporate Bonds Plus unamortized interest                                                                        | Total of Corporate Bonds Plus unamortized interest                         |
| Jumlah Obligasi Korporasi - bersih                                     |                                                           |                                       | 387.614                              | 387.614                    |                      | Total of Corporate Bonds - net                                                                                            | Total of Corporate Bonds - net                                             |

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**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>Nilai wajar melalui penghasilan komprehensif lain (lanjutan)</u> |                                                           |                                       |                                      |                            |                      | <u>Fair value through other comprehensive income (continued)</u> |
| <u>Obligasi Ritel</u>                                               |                                                           |                                       |                                      |                            |                      | <u>Retail Bond</u>                                               |
| ORI 21 – 001562                                                     | 4,90%                                                     | 15 Feb/ Feb 2025                      | 30.000                               | 29.246                     |                      | ORI 21 – 001562                                                  |
| ORI 21 – 001563                                                     | 4,90%                                                     | 15 Feb/ Feb 2025                      | 20.000                               | 19.497                     |                      | ORI 21 – 001563                                                  |
| ORI 21 – 001582                                                     | 4,90%                                                     | 15 Feb/ Feb 2025                      | 10.000                               | 9.749                      |                      | ORI 21 – 001582                                                  |
| ORI 21 – 001599                                                     | 4,90%                                                     | 15 Feb/ Feb 2025                      | 20.000                               | 19.497                     |                      | 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                                      |
| <u>Biaya perolehan yang diamortisasi</u>                            |                                                           |                                       |                                      |                            |                      | <u>Amortized cost</u>                                            |
| <u>Obligasi Pemerintah</u>                                          |                                                           |                                       |                                      |                            |                      | <u>Government Bonds</u>                                          |
| <u>Rupiah</u>                                                       |                                                           |                                       |                                      |                            |                      | <u>Rupiah</u>                                                    |
| FR 0062 – 001131                                                    | 6,38%                                                     | 15 Apr/ Apr 2042                      | 190.000                              | 188.084                    |                      | FR 0062 – 001131                                                 |
| FR 0064 – 001133                                                    | 6,12%                                                     | 15 Mei/ May 2028                      | 166.759                              | 163.067                    |                      | FR 0064 – 001133                                                 |
| FR 0065 – 001135                                                    | 6,62%                                                     | 15 Mei/ May 2033                      | 144.809                              | 141.416                    |                      | FR 0065 – 001135                                                 |
| FR 0077 – 001445                                                    | 8,12%                                                     | 15 Mei/ May 2024                      | 10.000                               | 10.178                     |                      | FR 0077 – 001445                                                 |
| FR 0077 – 001446                                                    | 8,12%                                                     | 15 Mei/ May 2024                      | 10.000                               | 10.197                     |                      | FR 0077 – 001446                                                 |
| FR 0070 – 001669                                                    | 8,38%                                                     | 15 Mar/ Mar 2024                      | 12.000                               | 12.437                     |                      | FR 0070 – 001669                                                 |
| FR 0081 – 001671                                                    | 6,50%                                                     | 15 Jun/ Jun 2025                      | 25.000                               | 25.158                     |                      | FR 0081 – 001671                                                 |
| FR 0081 – 001679                                                    | 6,50%                                                     | 15 Jun/ Jun 2025                      | 50.000                               | 50.521                     |                      | FR 0081 – 001679                                                 |
| FR 0077 – 001672                                                    | 8,12%                                                     | 15 Mei/ May 2024                      | 20.000                               | 20.531                     |                      | FR 0077 – 001672                                                 |
| FR 0070 – 001675                                                    | 8,38%                                                     | 15 Mar/ Mar 2024                      | 20.000                               | 20.470                     |                      | FR 0070 – 001675                                                 |
| FR 0081 – 001676                                                    | 6,50%                                                     | 15 Jun/ Jun 2025                      | 30.000                               | 29.904                     |                      | FR 0081 – 001676                                                 |
| FR 0081 – 001678                                                    | 6,50%                                                     | 15 Jun/ Jun 2025                      | 30.000                               | 29.940                     |                      | FR 0081 – 001678                                                 |
| FR 0081 – 001680                                                    | 6,50%                                                     | 15 Jun/ Jun 2025                      | 30.000                               | 30.301                     |                      | FR 0081 – 001680                                                 |
| FR 0081 – 001682                                                    | 6,50%                                                     | 15 Jun/ Jun 2025                      | 30.000                               | 30.304                     |                      | FR 0081 – 001682                                                 |
| FR 0044 – 001681                                                    | 10,00%                                                    | 15 Sep/ Sep 2024                      | 30.193                               | 32.321                     |                      | FR 0044 – 001681                                                 |
| FR 0077 – 001683                                                    | 8,12%                                                     | 15 Mei/ May 2024                      | 20.000                               | 20.827                     |                      | FR 0077 – 001683                                                 |
| FR 0077 – 001684                                                    | 8,12%                                                     | 15 Mei/ May 2024                      | 10.000                               | 10.413                     |                      | FR 0077 – 001684                                                 |
| FR 0040 – 001685                                                    | 11,00%                                                    | 15 Sep/ Sep 2025                      | 100.000                              | 111.992                    |                      | FR 0040 – 001685                                                 |
| FR 0046 – 001687                                                    | 9,50%                                                     | 15 Jul/ Jul 2023                      | 30.000                               | 30.835                     |                      | FR 0046 – 001687                                                 |
| FR 0077 – 001688                                                    | 8,12%                                                     | 15 Mei/ May 2024                      | 20.000                               | 20.850                     |                      | FR 0077 – 001688                                                 |
| FR 0070 – 001689                                                    | 8,38%                                                     | 15 Mar/ Mar 2024                      | 30.000                               | 31.223                     |                      | FR 0070 – 001689                                                 |
| FR 0046 – 001697                                                    | 9,50%                                                     | 15 Jul/ Jul 2023                      | 20.000                               | 20.529                     |                      | FR 0046 – 001697                                                 |
| FR 0040 – 001698                                                    | 11,00%                                                    | 15 Sep/ Sep 2025                      | 17.459                               | 19.555                     |                      | FR 0040 – 001698                                                 |
| FR 0046 – 001693                                                    | 9,50%                                                     | 15 Jul/ Jul 2023                      | 10.000                               | 10.265                     |                      | FR 0046 – 001693                                                 |
| FR 0046 – 001695                                                    | 9,50%                                                     | 15 Jul/ Jul 2023                      | 25.000                               | 25.661                     |                      | FR 0046 – 001695                                                 |
| FR 0046 – 001696                                                    | 9,50%                                                     | 15 Jul/ Jul 2023                      | 20.000                               | 20.531                     |                      | FR 0046 – 001696                                                 |
| FR 0039 – 001699                                                    | 11,75%                                                    | 15 Ags/ Augs 2023                     | 29.530                               | 30.833                     |                      | FR 0039 – 001699                                                 |
| FR 0046 – 001700                                                    | 9,50%                                                     | 15 Jul/ Jul 2023                      | 50.000                               | 51.322                     |                      | FR 0046 – 001700                                                 |
| FR 0044 – 001552                                                    | 10,00%                                                    | 15 Sep/ Sep 2024                      | 30.000                               | 32.246                     |                      | FR 0044 – 001552                                                 |
| FR 0044 – 001553                                                    | 10,00%                                                    | 15 Sep/ Sep 2024                      | 20.000                               | 21.497                     |                      | FR 0044 – 001553                                                 |
| FR 0081 – 001554                                                    | 6,50%                                                     | 15 Jun/ Jun 2025                      | 5.000                                | 5.092                      |                      | FR 0081 – 001554                                                 |
| FR 0070 – 001564                                                    | 8,38%                                                     | 15 Mar/ Mar 2024                      | 20.000                               | 20.741                     |                      | FR 0070 – 001564                                                 |
| FR 0070 – 001573                                                    | 8,38%                                                     | 15 Mar/ Mar 2024                      | 10.000                               | 10.300                     |                      | FR 0070 – 001573                                                 |
| FR 0070 – 001574                                                    | 8,38%                                                     | 15 Mar/ Mar 2024                      | 10.000                               | 10.300                     |                      | FR 0070 – 001574                                                 |
| FR 0081 – 001575                                                    | 6,50%                                                     | 15 Jun/ Jun 2025                      | 10.000                               | 10.047                     |                      | FR 0081 – 001575                                                 |
| FR 0081 – 001576                                                    | 6,50%                                                     | 15 Jun/ Jun 2025                      | 10.000                               | 10.042                     |                      | FR 0081 – 001576                                                 |
| FR 0039 – 001565                                                    | 11,75%                                                    | 15 Ags/ Augs 2023                     | 20.000                               | 20.881                     |                      | FR 0039 – 001565                                                 |
| FR 0044 – 001572                                                    | 10,00%                                                    | 15 Sep/ Sep 2024                      | 20.000                               | 21.478                     |                      | FR 0044 – 001572                                                 |
| FR 0039 – 001577                                                    | 11,75%                                                    | 15 Ags/ Augs 2023                     | 30.000                               | 31.254                     |                      | FR 0039 – 001577                                                 |
| FR 0039 – 001578                                                    | 11,75%                                                    | 15 Ags/ Augs 2023                     | 10.000                               | 10.417                     |                      | FR 0039 – 001578                                                 |
| FR 0039 – 001579                                                    | 11,75%                                                    | 15 Ags/ Augs 2023                     | 10.000                               | 10.423                     |                      | FR 0039 – 001579                                                 |
| FR 0044 – 001558                                                    | 10,00%                                                    | 15 Sep/ Sep 2024                      | 20.000                               | 21.517                     |                      | FR 0044 – 001558                                                 |
| FR 0040 – 001555                                                    | 11,00%                                                    | 15 Sep/ Sep 2025                      | 20.000                               | 22.491                     |                      | FR 0040 – 001555                                                 |
| FR 0046 – 001559                                                    | 9,50%                                                     | 15 Jul/ Jul 2023                      | 40.000                               | 41.059                     |                      | FR 0046 – 001559                                                 |
| FR 0040 – 001584                                                    | 11,00%                                                    | 15 Sep/ Sep 2025                      | 30.000                               | 33.360                     |                      | FR 0040 – 001584                                                 |
| FR 0070 – 001588                                                    | 8,38%                                                     | 15 Mar/ Mar 2024                      | 10.000                               | 10.349                     |                      | FR 0070 – 001588                                                 |
| FR 0063 – 001600                                                    | 5,62%                                                     | 15 Mei/ May 2023                      | 20.000                               | 20.029                     |                      | 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                                      |

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**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 Pemerintah</u>                                            |                                                           |                                       |                                      |                            |                      | <u>Bank Bonds</u>                                                           |
| Dollar Amerika Serikat                                                |                                                           |                                       |                                      |                            |                      | United States Dollar                                                        |
| INDON 25 - 001546                                                     | 4,13%                                                     | 15 Jan/ Jan 2025                      | 46.703                               | 47.901                     |                      | INDON 25 - 001546                                                           |
| INDON 25 - 001651                                                     | 4,13%                                                     | 15 Jan/ Jan 2025                      | 31.135                               | 31.780                     |                      | 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                                             |
| <u>Obligasi Bank</u>                                                  |                                                           |                                       |                                      |                            |                      | <u>Bank Bonds</u>                                                           |
| 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 Continuance 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 Continuance 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 Continuance 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 Continuance bonds I Phase II 2021 A series           |
| PT Bank Negara Indonesia Persero Tbk Green Bond I 2022 Seri A         | 6,35%                                                     | 21 Jun/ Jun 2025                      | 25.000                               | 25.000                     | AAA*)                | PT Bank Negara Indonesia Tbk 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                              |
| Jumlah Obligasi Bank                                                  |                                                           |                                       | 157.000                              | 157.000                    |                      | Total of Bank Bonds                                                         |
| <u>Obligasi Korporasi</u>                                             |                                                           |                                       |                                      |                            |                      | <u>Corporate Bonds</u>                                                      |
| PT Sampoerna Agro Berkelanjutan I Tahap I 2020 Seri A                 | 9,35%                                                     | 3 Mar/ Mar 2023                       | 50.000                               | 50.000                     | A-*)                 | PT Sampoerna Agro Continuance 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 Continuance 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 Continuance 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 Continuance bonds V Phase V 2021 B series    |
| 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 Continuance 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 Continuance 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 Continuance 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 Continuance 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 Continuance bonds V Phase I 2021 B series          |
| Saldo dipindahkan                                                     |                                                           |                                       | 224.000                              | 224.000                    |                      | Balance carried forward                                                     |

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**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                                                         |                                                           |                                       | 224.000                              | 224.000                    |                      | Balance brought forward                                                        |
| 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 Continuanance bonds V Phase I 2021 B series           |
| PT BFI Finance Indonesia Berkelanjutan V Tahap II 2021 Seri C          | 7,75%                                                     | 6 Ags/ Augs 2024                      | 20.000                               | 20.000                     | A+*)                 | PT BFI Finance Indonesia Continuanance bonds V Phase II 2021 C series          |
| PT BFI Finance Indonesia Berkelanjutan V Tahap II 2021 Seri C          | 7,75%                                                     | 6 Ags/ Augs 2024                      | 40.000                               | 40.000                     | A+*)                 | PT BFI Finance Indonesia Continuanance 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 Continuanance 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 Continuanance bonds III Phase II 2021 B series               |
| PT Sinar Mas Agro Berkelanjutan III Tahap III 2022 Seri B              | 7,25%                                                     | 16 Feb/ Feb 2025                      | 35.000                               | 35.000                     | A+*)                 | PT Sinar Mas Agro Continuanance bonds III Phase III 2022 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 Continuanance 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 Continuanance 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 Continuanance bonds IV Phase II 2020 B series |
| PT Adira Dinamika Multi Finance Berkelanjutan IV Tahap III 2018 Seri E | 9,25%                                                     | 16 Ags/ Ags 2023                      | 3.000                                | 3.095                      | AAA*)                | PT Adira Dinamika Multi Finance Continuanance 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 Continuanance 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 Continuanance 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 Continuanance 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 Continuanance bonds II 2022 A series            |
| PT PNM Berkelanjutan V Tahap I 2022 Seri A                             | 4,10%                                                     | 21 Ags/ Augs 2023                     | 10.000                               | 10.000                     | AA*)                 | PT PNM Continuanance bonds V Phase I 2022 A series                             |
| PT PNM Berkelanjutan V Tahap I 2022 Seri B                             | 6,35%                                                     | 11 Ags/ Augs 2025                     | 15.000                               | 15.000                     | AA*)                 | PT PNM Continuanance bonds V Phase I 2022 B series                             |
| PT Tower Bersama Infrastruktur Berkelanjutan V Tahap IV 2022 Seri B    | 5,85%                                                     | 11 Ags/ Augs 2025                     | 15.000                               | 15.000                     | AA*)                 | PT Tower Bersama Infrastruktur Continuanance bonds V Phase IV 2022 B series    |
| PT Astra Sedaya Finance Berkelanjutan V Tahap V 2022 Seri B            | 6,35%                                                     | 26 Ags/ Augs 2025                     | 40.000                               | 40.000                     | AAA*)                | PT Astra Sedaya Finance Continuanance bonds V Phase V 2022 B series            |
| PT Sarana Multi Infrastruktur Berkelanjutan III Tahap II 2022          | 6,98%                                                     | 8 Ags/ Augs 2025                      | 10.000                               | 10.000                     | AAA*)                | PT Sarana Multi Infrastruktur Continuanance bonds III Phase II 2022            |
| PT Sarana Multi Infrastruktur Berkelanjutan III Tahap II 2022          | 6,98%                                                     | 8 Ags/ Augs 2025                      | 10.000                               | 10.000                     | AAA*)                | PT Sarana Multi Infrastruktur Continuanance bonds III Phase II 2022            |
| Saldo dipindahkan                                                      |                                                           |                                       | 644.000                              | 644.224                    |                      | Balance carried forward                                                        |

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

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**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                                                       |                                                           |                                       | 644.000                              | 644.224                    |                      | Balance brought forward                                                      |
| PT Sarana Multi Infrastruktur Berkelanjutan III Tahap II 2022        | 6,98%                                                     | 8 Ags/ Augs 2025                      | 10.000                               | 10.000                     | AAA*)                | PT Sarana Multi Infrastruktur Continuanance bonds III Phase II 2022          |
| PT Sarana Multi Infrastruktur Berkelanjutan III Tahap II 2022        | 6,98%                                                     | 8 Ags/ Augs 2025                      | 10.000                               | 10.000                     | AAA*)                | PT Sarana Multi Infrastruktur Continuanance bonds III Phase II 2022          |
| PT Sarana Multi Infrastruktur Berkelanjutan III Tahap II 2022        | 6,98%                                                     | 8 Ags/ Augs 2025                      | 10.000                               | 10.000                     | AAA*)                | PT Sarana Multi Infrastruktur Continuanance bonds III Phase II 2022          |
| PT Federal International Finance Berkelanjutan V Tahap I 2021 Seri B | 6,50%                                                     | 8 Okt/ Okt 2024                       | 7.000                                | 7.023                      | AA*)                 | PT Federal International Finance Continuanance bonds V 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                     |                      | ORI 019 – 001507                                                             |
| ORI 019 – 001508                                                     | 5,57%                                                     | 18 Okt/ Okt 2021                      | 10.000                               | 10.128                     |                      | ORI 019 – 001508                                                             |
| ORI 019 – 001509                                                     | 5,57%                                                     | 18 Okt/ Okt 2021                      | 10.000                               | 10.128                     |                      | ORI 019 – 001509                                                             |
| ORI 017 – 001514                                                     | 6,40%                                                     | 22 Okt/ Okt 2021                      | 50.000                               | 50.638                     |                      | ORI 017 – 001514                                                             |
| ORI 017 – 001524                                                     | 6,40%                                                     | 22 Des/ Dec 2021                      | 50.000                               | 50.607                     |                      | ORI 017 – 001524                                                             |
| ORI 017 – 001551                                                     | 6,40%                                                     | 4 Jul / Jul 2022                      | 50.000                               | 50.521                     |                      | ORI 017 – 001551                                                             |
| ORI 019 – 001531                                                     | 5,57%                                                     | 2 Mar / Mar 2022                      | 19.000                               | 19.261                     |                      | ORI 019 – 001531                                                             |
| ORI 019 – 001532                                                     | 5,57%                                                     | 2 Mar / Mar 2022                      | 30.000                               | 30.413                     |                      | ORI 019 – 001532                                                             |
| ORI 019 – 001535                                                     | 5,57%                                                     | 11 Mar / Mar 2022                     | 20.000                               | 20.261                     |                      | ORI 019 – 001535                                                             |
| ORI 019 – 001536                                                     | 5,57%                                                     | 11 Mar / Mar 2022                     | 30.000                               | 30.392                     |                      | ORI 019 – 001536                                                             |
| ORI 019 – 001549                                                     | 5,57%                                                     | 7 Apr/ Apr 2022                       | 10.000                               | 10.121                     |                      | ORI 019 – 001549                                                             |
| ORI 019 – 001550                                                     | 5,57%                                                     | 7 Apr/ Apr 2022                       | 20.000                               | 20.243                     |                      | ORI 019 – 001550                                                             |
| ORI 019 – 001662                                                     | 5,57%                                                     | 21 Apr/ Apr 2022                      | 10.000                               | 10.096                     |                      | ORI 019 – 001662                                                             |
| ORI 019 – 001667                                                     | 5,57%                                                     | 27 Apr/ Apr 2022                      | 20.000                               | 20.149                     |                      | ORI 019 – 001667                                                             |
| ORI 018 – 001668                                                     | 5,70%                                                     | 27 Apr/ Apr 2022                      | 8.000                                | 8.064                      |                      | ORI 018 – 001668                                                             |
| ORI 018 – 001691                                                     | 5,70%                                                     | 10 Jun/ Jun 2022                      | 20.000                               | 20.140                     |                      | ORI 018 – 001691                                                             |
| ORI 018 – 001598                                                     | 5,70%                                                     | 16 Sep/ Sep 2022                      | 10.000                               | 10.058                     |                      | ORI 018 – 001598                                                             |
| ORI 018 – 001596                                                     | 5,70%                                                     | 16 Sep/ Sep 2022                      | 10.000                               | 10.059                     |                      | ORI 018 – 001596                                                             |
| ORI 018 – 001597                                                     | 5,70%                                                     | 16 Sep/ Sep 2022                      | 10.000                               | 10.058                     |                      | ORI 018 – 001597                                                             |
| ORI 018 – 001602                                                     | 5,70%                                                     | 27 Sep/ Sep 2022                      | 5.000                                | 5.012                      |                      | 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                                                     |
| <u>Wesel Ekspor dengan LC Rajawali</u>                               |                                                           |                                       |                                      |                            |                      | <u>Export Money Order with LC Rajawali</u>                                   |
| 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                      | 774                                  | 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                                                         |
| Saldo dipindahkan                                                    |                                                           |                                       | 12.306                               | 12.480                     |                      | Balance carried forward                                                      |

**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 Rajawali (lanjutan)   |                                                           |                                       |                                      |                            |                      | Export Money Order with LC Rajawali (continued) |
| Saldo pindahan                               |                                                           |                                       | 12.306                               | 12.480                     |                      | Balance brought forward                         |
| 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>                  |

**c. Berdasarkan sisa umur sampai dengan jatuh tempo**

|                                                   | 2023      | 2022    |
|---------------------------------------------------|-----------|---------|
| <b>Rupiah</b>                                     |           |         |
| <b>Pihak ketiga</b>                               |           |         |
| Nilai wajar melalui laba rugi                     |           |         |
| 1 sampai dengan 3 bulan                           | -         | -       |
| 3 sampai dengan 12 bulan                          | 216.915   | -       |
| 1 sampai dengan 2 tahun                           | 40.054    | -       |
| Lebih dari 2 tahun                                | 50.195    | -       |
| Sub jumlah                                        | 307.164   | -       |
| Nilai wajar melalui penghasilan komprehensif lain |           |         |
| 1 sampai dengan 3 bulan                           | 104.397   | 10.011  |
| 3 sampai dengan 12 bulan                          | 579.205   | 342.827 |
| 1 sampai dengan 2 tahun                           | 298.376   | 10.327  |
| Lebih dari 2 tahun                                | 106.747   | 598.917 |
| Sub jumlah                                        | 1.088.725 | 962.082 |

**c. By remaining period to maturity**

|                                        |  |
|----------------------------------------|--|
| <b>Rupiah</b>                          |  |
| <b>Third parties</b>                   |  |
| Fair value through profit or loss      |  |
| 1 up to 3 months                       |  |
| 3 up to 12 months                      |  |
| 1 up to 2 years                        |  |
| More than 2 years                      |  |
| Sub total                              |  |
| 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                              |  |



**8. EFEK-EFEK (lanjutan)**

- c. Berdasarkan sisa umur sampai dengan jatuh tempo (lanjutan)

|                                                                      | 2023             | 2022             |
|----------------------------------------------------------------------|------------------|------------------|
| <u>Rupiah</u>                                                        |                  |                  |
| Biaya perolehan yang diamortisasi                                    |                  |                  |
| 1 sampai dengan 3 bulan                                              | 649.320          | 229.805          |
| 3 sampai dengan 12 bulan                                             | 1.481.969        | 617.506          |
| 1 sampai dengan 2 tahun                                              | 1.301.935        | 898.346          |
| Lebih dari 2 tahun                                                   | 859.779          | 1.258.274        |
| Sub jumlah                                                           | 4.293.003        | 3.003.931        |
| <u>Dollar Amerika Serikat</u>                                        |                  |                  |
| <u>Pihak ketiga</u>                                                  |                  |                  |
| Nilai wajar melalui penghasilan komprehensif lain lebih dari 2 tahun | 153.153          | -                |
| Biaya perolehan yang diamortisasi lebih dari 2 tahun                 | 77.914           | 79.681           |
| Sub jumlah                                                           | 231.067          | 79.681           |
| <b>Jumlah</b>                                                        | <b>5.919.959</b> | <b>4.045.694</b> |
| Cadangan kerugian penurunan nilai                                    | (682)            | (548)            |
| <b>Jumlah - bersih</b>                                               | <b>5.919.277</b> | <b>4.045.146</b> |

- d. Berdasarkan efek-efek pemerintah dan bukan pemerintah

|                                   | 2023             | 2022             |
|-----------------------------------|------------------|------------------|
| <u>Pihak ketiga</u>               |                  |                  |
| <u>Rupiah</u>                     |                  |                  |
| Efek-efek Pemerintah              | 1.698.270        | 2.059.667        |
| Efek-efek bukan Pemerintah        | 3.990.622        | 1.906.346        |
| <u>Dollar Amerika Serikat</u>     |                  |                  |
| Efek-efek Pemerintah              | 231.067          | 79.681           |
| <b>Jumlah</b>                     | <b>5.919.959</b> | <b>4.045.694</b> |
| Cadangan kerugian penurunan nilai | (682)            | (548)            |
| <b>Jumlah efek-efek - bersih</b>  | <b>5.919.277</b> | <b>4.045.146</b> |

- e. Perubahan keuntungan yang belum direalisasi dari perubahan nilai wajar efek-efek yang nilai wajar melalui komprehensif lain adalah sebagai berikut:

|                                                                | 2023         | 2022          |
|----------------------------------------------------------------|--------------|---------------|
| Saldo awal tahun - sebelum pajak penghasilan tangguhan         | 17.506       | 39.911        |
| Kerugian yang belum direalisasi selama tahun berjalan          | (14.620)     | (22.405)      |
| Saldo akhir tahun - sebelum pajak penghasilan tangguhan        | 2.886        | 17.506        |
| Pajak penghasilan tangguhan (Catatan 22b)                      | (544)        | (3.322)       |
| <b>Saldo akhir tahun - setelah pajak penghasilan tangguhan</b> | <b>2.342</b> | <b>14.184</b> |

Keuntungan penjualan efek-efek yang diperdagangkan dan nilai wajar melalui komprehensif lain untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp28.839 dan Rp1.235.

Bank melakukan penilaian atas penurunan nilai efek-efek secara individual dengan menggunakan bukti objektif penurunan nilai.

Manajemen berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutupi kemungkinan kerugian atas tidak tertagihnya efek-efek.

Pada tanggal 31 Desember 2023 dan 2022, seluruh efek-efek diklasifikasikan "Lancar".

**8. MARKETABLE SECURITIES (continued)**

- c. By remaining period to maturity (continued)

|                                                          |  |
|----------------------------------------------------------|--|
| <u>Rupiah</u>                                            |  |
| At amortized cost                                        |  |
| 1 up to 3 months                                         |  |
| 3 up to 12 months                                        |  |
| 1 up to 2 years                                          |  |
| More than 2 years                                        |  |
| Sub total                                                |  |
| <u>United States Dollar</u>                              |  |
| <u>Third parties</u>                                     |  |
| Fair value through other comprehensive more than 2 years |  |
| At amortized cost more than 2 years                      |  |
| Sub total                                                |  |
| <b>Total</b>                                             |  |
| Allowance for impairment losses                          |  |
| <b>Total marketable securities - net</b>                 |  |

- d. By government and non-government securities

|                                          |  |
|------------------------------------------|--|
| <u>Third parties</u>                     |  |
| <u>Rupiah</u>                            |  |
| Government securities                    |  |
| Non-Government securities                |  |
| <u>United States Dollar</u>              |  |
| Government securities                    |  |
| <b>Total</b>                             |  |
| Allowance for impairment losses          |  |
| <b>Total marketable securities - net</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, 2023 and 2022 amounted to Rp28,839 and Rp1,235, respectively.

The Bank assesses the impairment of marketable securities individually by using objective evidences of impairment.

Management believes that the allowance for impairment losses is adequate to cover possible losses on uncollectible marketable securities.

As of December 31, 2023 and 2022, all marketable securities are classified as "Current".

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2023**  
**(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, 2023**  
**(Expressed in million Rupiah, unless otherwise stated)**

**9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI**

**9. SECURITIES PURCHASED UNDER AGREEMENT TO RESELL**

**2023**

|                                   | <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> |
|-----------------------------------|---------------------------------------------|------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------|--------------------------------------------|
| Obligasi non bank                 |                                             |                                                            |                                                  |                                                                  |                                            |
| PT.Inigo Global Capital – 019628  | 22 Des/Dec 2023                             | 22 Apr/Apr 2024                                            | 130.719                                          | 5.250                                                            | 125.469                                    |
| <b>Jumlah</b>                     |                                             |                                                            | <b>130.719</b>                                   | <b>5.250</b>                                                     | <b>125.469</b>                             |
| Cadangan kerugian penurunan nilai |                                             |                                                            | -                                                | -                                                                | -                                          |
| <b>Jumlah bersih</b>              |                                             |                                                            | <b>130.719</b>                                   | <b>5.250</b>                                                     | <b>125.469</b>                             |

*Obligasi non bank  
PT.Inigo Global  
Capital – 019628*  
**Total**  
*Allowance for  
impairment losses*  
**Total - net**

**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> |
|-----------------------------------|---------------------------------------------|------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------|--------------------------------------------|
| 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>                           |

*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**

# 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 2023.

Rincian tagihan dan liabilitas derivatif adalah sebagai berikut:

|                                              |     | 2023                                                                       |                                                                  |                                                                  |
|----------------------------------------------|-----|----------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|
|                                              |     | Nilai nosional<br>(angka penuh)/<br><i>Notional value</i><br>(full amount) | Tagihan<br>derivatif/<br><i>Derivative</i><br><i>receivables</i> | Liabilitas<br>derivatif/<br><i>Derivative</i><br><i>Payables</i> |
| <b>Pihak ketiga</b>                          |     |                                                                            |                                                                  |                                                                  |
| <u>Penjualan <i>forward</i> valuta asing</u> |     |                                                                            |                                                                  |                                                                  |
| PT Bank Woori Saudara Indonesia 1960 Tbk     | USD | 1.000.000                                                                  | 23                                                               | -                                                                |
| PT Bank Negara Indonesia Tbk                 | USD | 5.000.000                                                                  | -                                                                | 717                                                              |
| PT Bank Mega Tbk                             | USD | 2.500.000                                                                  | -                                                                | 231                                                              |
| Sub Jumlah                                   |     |                                                                            | 23                                                               | 948                                                              |
| <u>Pembelian <i>spot</i></u>                 |     |                                                                            |                                                                  |                                                                  |
| PT Bank Woori Saudara Indonesia 1906 Tbk     | USD | 1.000.000                                                                  | 12                                                               | -                                                                |
| PT Bank BNI (Persero) Tbk                    | USD | 1.000.000                                                                  | -                                                                | 53                                                               |
| PT Bank BNI (Persero) Tbk                    | USD | 1.000.000                                                                  | -                                                                | 25                                                               |
| PT Bank Sinarmas Tbk                         | USD | 1.000.000                                                                  | -                                                                | 8                                                                |
| PT Bank Sinarmas Tbk                         | USD | 1.000.000                                                                  | -                                                                | 23                                                               |
| Sub Jumlah                                   |     |                                                                            | 12                                                               | 109                                                              |
| <b>Jumlah</b>                                |     |                                                                            | <b>35</b>                                                        | <b>1.057</b>                                                     |

|                                              |     | 2022                                                                       |                                                                  |                                                                  |
|----------------------------------------------|-----|----------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|
|                                              |     | Nilai nosional<br>(angka penuh)/<br><i>Notional value</i><br>(full amount) | Tagihan<br>derivatif/<br><i>Derivative</i><br><i>receivables</i> | Liabilitas<br>derivatif/<br><i>Derivative</i><br><i>Payables</i> |
| <b>Pihak ketiga</b>                          |     |                                                                            |                                                                  |                                                                  |
| <u>Penjualan <i>forward</i> valuta asing</u> |     |                                                                            |                                                                  |                                                                  |
| PT Bank Woori Saudara Indonesia 1906 Tbk     | USD | 1.000.000                                                                  | 143                                                              | -                                                                |
| PT Bank Sinarmas Tbk                         | USD | 1.000.000                                                                  | -                                                                | 33                                                               |
| Sub Jumlah                                   |     |                                                                            | <b>143</b>                                                       | <b>33</b>                                                        |

Bank melakukan penilaian atas penurunan nilai tagihan derivatif secara individual dengan menggunakan bukti objektif penurunan nilai.

Pada tanggal 31 Desember 2023, seluruh tagihan derivatif diklasifikasikan "Lancar".

Pada tanggal 31 Desember 2023, 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, 2023.

The details of derivative receivables and payables are as follows:

|                                          |  | 2023                                                                       |                                                                  |                                                                  |
|------------------------------------------|--|----------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|
|                                          |  | Nilai nosional<br>(angka penuh)/<br><i>Notional value</i><br>(full amount) | Tagihan<br>derivatif/<br><i>Derivative</i><br><i>receivables</i> | Liabilitas<br>derivatif/<br><i>Derivative</i><br><i>Payables</i> |
| <b>Third parties</b>                     |  |                                                                            |                                                                  |                                                                  |
| <u>Foreign currencies forward sales</u>  |  |                                                                            |                                                                  |                                                                  |
| PT Bank Woori Saudara Indonesia 1960 Tbk |  |                                                                            |                                                                  |                                                                  |
| PT Bank Negara Indonesia Tbk             |  |                                                                            |                                                                  |                                                                  |
| PT Bank Mega Tbk                         |  |                                                                            |                                                                  |                                                                  |
| Sub total                                |  |                                                                            |                                                                  |                                                                  |
| <u>Foreign currencies spot purchase</u>  |  |                                                                            |                                                                  |                                                                  |
| PT Bank Woori Saudara Indonesia 1906 Tbk |  |                                                                            |                                                                  |                                                                  |
| PT Bank BNI (Persero) Tbk                |  |                                                                            |                                                                  |                                                                  |
| PT Bank BNI (Persero) Tbk                |  |                                                                            |                                                                  |                                                                  |
| PT Bank Sinarmas Tbk                     |  |                                                                            |                                                                  |                                                                  |
| PT Bank Sinarmas Tbk                     |  |                                                                            |                                                                  |                                                                  |
| Sub total                                |  |                                                                            |                                                                  |                                                                  |
| <b>Total</b>                             |  |                                                                            | <b>35</b>                                                        | <b>1.057</b>                                                     |

|                                          |  | 2022                                                                       |                                                                  |                                                                  |
|------------------------------------------|--|----------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|
|                                          |  | Nilai nosional<br>(angka penuh)/<br><i>Notional value</i><br>(full amount) | Tagihan<br>derivatif/<br><i>Derivative</i><br><i>receivables</i> | Liabilitas<br>derivatif/<br><i>Derivative</i><br><i>Payables</i> |
| <b>Third parties</b>                     |  |                                                                            |                                                                  |                                                                  |
| <u>Foreign currencies forward sales</u>  |  |                                                                            |                                                                  |                                                                  |
| PT Bank Woori Saudara Indonesia 1906 Tbk |  |                                                                            |                                                                  |                                                                  |
| PT Bank Sinarmas, Tbk                    |  |                                                                            |                                                                  |                                                                  |
| <b>Total</b>                             |  |                                                                            | <b>143</b>                                                       | <b>33</b>                                                        |

The Bank assesses the impairment of derivative receivables individually by using objective evidences of impairment.

As of December 31, 2023, all derivative receivables are classified as "Current".

As of December 31, 2023, 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:

|                                                    | 2023                                                                                                                                |                                                      | 2022                                                                                                                                |                                                      |
|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
|                                                    | Jumlah<br>nosional mata<br>uang asing<br>(angka penuh)/<br><i>Notional<br/>amount of<br/>foreign<br/>currency<br/>(full amount)</i> | Ekuivalen<br>rupiah/<br><i>Equivalent<br/>rupiah</i> | Jumlah<br>nosional mata<br>uang asing<br>(angka penuh)/<br><i>Notional<br/>amount of<br/>foreign<br/>currency<br/>(full amount)</i> | Ekuivalen<br>rupiah/<br><i>Equivalent<br/>rupiah</i> |
| <u>Rupiah</u>                                      |                                                                                                                                     |                                                      |                                                                                                                                     |                                                      |
| Kredit yang diberikan                              | -                                                                                                                                   | 273.272                                              | -                                                                                                                                   | 308.395                                              |
| Efek-efek                                          | -                                                                                                                                   | 47.944                                               | -                                                                                                                                   | 53.568                                               |
| Sub jumlah                                         |                                                                                                                                     | 321.216                                              |                                                                                                                                     | 361.963                                              |
| <u>Dolar Amerika Serikat</u>                       |                                                                                                                                     |                                                      |                                                                                                                                     |                                                      |
| Kredit yang diberikan                              | 87.293                                                                                                                              | 1.344                                                | 127.173                                                                                                                             | 1.980                                                |
| Efek-efek                                          | 235.463                                                                                                                             | 3.625                                                | 95.104                                                                                                                              | 1.481                                                |
| Penempatan pada<br>Bank Indonesia dan<br>bank lain | 12.460                                                                                                                              | 191                                                  | 30.145                                                                                                                              | 469                                                  |
| Sub jumlah                                         |                                                                                                                                     | 5.160                                                |                                                                                                                                     | 3.930                                                |
| <u>Dolar Singapura</u>                             |                                                                                                                                     |                                                      |                                                                                                                                     |                                                      |
| Kredit yang diberikan                              | 3.912                                                                                                                               | 46                                                   | 4.647                                                                                                                               | 54                                                   |
| Sub jumlah                                         |                                                                                                                                     | 46                                                   |                                                                                                                                     | 54                                                   |
| <b>Jumlah</b>                                      |                                                                                                                                     | <b>326.422</b>                                       |                                                                                                                                     | <b>365.947</b>                                       |

Rupiah  
Loans  
Marketable securities  
Sub total

United States Dollar  
Loans  
Marketable securities  
Placement with Bank  
Indonesia and other  
banks  
Sub total

Singapore Dollar  
Loans  
Sub total  
**Total**

12. BIAYA DIBAYAR DI MUKA

Rincian biaya dibayar di muka adalah sebagai berikut:

|                                  | 2023           | 2022           |
|----------------------------------|----------------|----------------|
| Sewa dan operasional             | 137.041        | 143.902        |
| Pemasaran                        | 6.265          | 5.358          |
| Renovasi dan pemeliharaan gedung | 1.028          | 5.820          |
| Karyawan                         | 302            | 1.327          |
| Asuransi                         | 5              | 44             |
| <b>Jumlah</b>                    | <b>144.641</b> | <b>156.451</b> |

Rent and operational  
Marketing  
Renovation and maintenance building  
Employee  
Insurance  
**Total**

13. KREDIT YANG DIBERIKAN

13. LOANS

a. Berdasarkan jenis, mata uang dan pihak

a. By type, currency and party

Rincian kredit yang diberikan berdasarkan jenis dan pihak adalah sebagai berikut:

The details of loans based on type and party are as follows:

|                                      | 2023              | 2022             |                                       |
|--------------------------------------|-------------------|------------------|---------------------------------------|
| <b>Pihak berelasi (Catatan 37)</b>   |                   |                  | <b>Related parties (Note 37)</b>      |
| <u>Rupiah</u>                        |                   |                  | <u>Rupiah</u>                         |
| Kredit pemilikan rumah               | 116.482           | 103.679          | Housing ownership loans               |
| Fixed loans                          | 99.940            | 141.216          | Fixed loans                           |
| Revolving loans                      | 94.698            | -                | Revolving loans                       |
| Sub jumlah                           | 311.120           | 244.895          | Sub total                             |
| <b>Pihak ketiga</b>                  |                   |                  | <b>Third parties</b>                  |
| <u>Rupiah</u>                        |                   |                  | <u>Rupiah</u>                         |
| Revolving loans                      | 4.570.194         | 2.175.775        | Revolving loans                       |
| Fixed loans                          | 3.608.171         | 4.181.374        | Fixed loans                           |
| Kredit pemilikan rumah dan apartemen | 2.283.825         | 2.547.020        | Housing and apartment ownership loans |
| Kredit sindikasi                     | 534.357           | 353.041          | Syndicated loans                      |
| Pinjaman rekening koran              | 175.278           | 150.173          | Overdraft                             |
| Kredit pemilikan kios                | 82.148            | 41.540           | Kiosk loans                           |
| Pinjaman karyawan                    | 41.940            | 42.190           | Employee loans                        |
| Kredit tanpa agunan                  | 24.040            | 18.729           | Unsecured loans                       |
| Kredit usaha rakyat                  | 241               | 542              | Micro community commercial loans      |
| Kredit pemilikan mobil               | 213               | 56               | Car loans                             |
|                                      | 11.320.407        | 9.510.440        |                                       |
| <b>Mata Uang Asing</b>               |                   |                  | <b>Foreign Currencies</b>             |
| Revolving loans                      | 302.087           | 119.934          | Revolving loans                       |
| Fixed loans                          | 213.755           | 354.501          | Fixed loans                           |
|                                      | 515.842           | 474.435          |                                       |
| Sub jumlah                           | 11.836.249        | 9.984.875        | Sub total                             |
| Jumlah kredit                        | 12.147.369        | 10.229.770       | Total Loans                           |
| Cadangan kerugian penurunan nilai    | (510.636)         | (524.587)        | Allowance for impairment losses       |
| <b>Jumlah kredit – bersih</b>        | <b>11.636.733</b> | <b>9.705.183</b> | <b>Total loans – net</b>              |

Rincian kredit yang diberikan berdasarkan mata uang adalah sebagai berikut:

The details of loans based on currencies are as follows:

|                                                                                                             | 2023                                           | 2022                                                                                                        |                                                |
|-------------------------------------------------------------------------------------------------------------|------------------------------------------------|-------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| <b>Jumlah nosional mata uang asing (angka penuh)/<br/>Notional amount of foreign currency (full amount)</b> | <b>Ekuivalen rupiah/<br/>Equivalent rupiah</b> | <b>Jumlah nosional mata uang asing (angka penuh)/<br/>Notional amount of foreign currency (full amount)</b> | <b>Ekuivalen rupiah/<br/>Equivalent rupiah</b> |
| <u>Rupiah</u>                                                                                               |                                                |                                                                                                             | <u>Rupiah</u>                                  |
| Pihak berelasi (Catatan 37)                                                                                 | - 311.120                                      | - 244.895                                                                                                   | Related parties (Note 37)                      |
| Pihak ketiga                                                                                                | - 11.320.407                                   | - 9.510.440                                                                                                 | Third parties                                  |
| Sub jumlah                                                                                                  | 11.631.527                                     | 9.755.335                                                                                                   | Sub total                                      |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2023**  
**(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, 2023**  
*(Expressed in million Rupiah, unless otherwise stated)*

**13. KREDIT YANG DIBERIKAN (lanjutan)**

a. Berdasarkan jenis, mata uang dan pihak (lanjutan)

Rincian kredit yang diberikan berdasarkan mata uang adalah sebagai berikut (lanjutan):

|                                   | 2023                                                                                                                                |                                                      |
|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
|                                   | Jumlah<br>nosional mata<br>uang asing<br>(angka penuh)/<br><i>Notional<br/>amount of<br/>foreign<br/>currency<br/>(full amount)</i> | Ekuivalen<br>rupiah/<br><i>Equivalent<br/>rupiah</i> |
| <u>Mata Uang Asing</u>            |                                                                                                                                     |                                                      |
| Pihak ketiga                      |                                                                                                                                     |                                                      |
| Dolar Amerika Serikat             | 32.484.064                                                                                                                          | 500.158                                              |
| Dolar Singapura                   | 1.343.243                                                                                                                           | 15.684                                               |
| Sub jumlah                        |                                                                                                                                     | 515.842                                              |
| Jumlah                            |                                                                                                                                     | 12.147.369                                           |
| Cadangan kerugian penurunan nilai | -                                                                                                                                   | (510.636)                                            |
| <b>Jumlah kredit - bersih</b>     |                                                                                                                                     | <b>11.636.733</b>                                    |

b. Berdasarkan sektor ekonomi

|                                    | 2023              |
|------------------------------------|-------------------|
| <b>Pihak berelasi (Catatan 37)</b> |                   |
| <b><u>Rupiah</u></b>               |                   |
| Restoran dan hotel                 | 49.364            |
| Lain-lain                          | 261.756           |
| Sub jumlah                         | 311.120           |
| <b>Pihak ketiga</b>                |                   |
| <b><u>Rupiah</u></b>               |                   |
| Industri                           | 1.188.512         |
| Pertanian dan pertambangan         | 967.667           |
| Transportasi dan komunikasi        | 619.310           |
| Restoran dan hotel                 | 606.876           |
| Konstruksi                         | 370.815           |
| Perdagangan                        | 361.735           |
| Jasa                               | 1.828             |
| Lain-lain                          | 7.203.664         |
| Sub jumlah                         | 11.320.407        |
| <b><u>Mata Uang Asing</u></b>      |                   |
| Pertanian dan pertambangan         | 370.361           |
| Industri                           | 133.923           |
| Perdagangan                        | 10.768            |
| Lain-lain                          | 790               |
| Sub jumlah                         | 515.842           |
| Jumlah                             | 11.836.249        |
| Jumlah kredit                      | 12.147.369        |
| Cadangan kerugian penurunan nilai  | (510.636)         |
| <b>Jumlah kredit – bersih</b>      | <b>11.636.733</b> |

Pada tanggal 31 Desember 2023 dan 2022, persentase kredit yang diberikan kepada usaha mikro, kecil dan menengah masing-masing sebesar 2.70% dan 3.91%.

13. **LOANS** (continued)

a. *By type, currency and party (continued)*

The details of loans based on currencies are as follows  
(continued):

| 2022                                                                                                                                |                                                      |
|-------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Jumlah<br>nosional mata<br>uang asing<br>(angka penuh)/<br><i>Notional<br/>amount of<br/>foreign<br/>currency<br/>(full amount)</i> | Ekuivalen<br>rupiah/<br><i>Equivalent<br/>rupiah</i> |
| 29.196.238                                                                                                                          | 454.512                                              |
| 1.718.516                                                                                                                           | 19.923                                               |
|                                                                                                                                     | 474.435                                              |
|                                                                                                                                     | 10.229.770                                           |
| -                                                                                                                                   | (524.587)                                            |
|                                                                                                                                     | <b>9.705.183</b>                                     |

*b. By economic sector*

|                  |                       |
|------------------|-----------------------|
| <b>2022</b>      |                       |
| 64.606           |                       |
| 180.289          |                       |
| 244.895          |                       |
| 1.164.011        |                       |
| 266.769          | <i>A<sub>2</sub></i>  |
| 644.098          | <i>Transportation</i> |
| 860.369          |                       |
| 760.224          |                       |
| 181.443          |                       |
| 3.755            |                       |
| 5.629.771        |                       |
| 9.510.440        |                       |
| 281.781          | <i>A<sub>3</sub></i>  |
| 157.916          |                       |
| 9.118            |                       |
| 25.620           |                       |
| 474.435          |                       |
| 9.984.875        |                       |
| 10.229.770       |                       |
| (524.587)        | <i>Allowance</i>      |
| <b>9.705.183</b> |                       |

*As of December 31, 2023 and 2022, percentage of loans were granted to micro, small and medium business was 2.70%, and 3.91%, respectively.*



13. KREDIT YANG DIBERIKAN (lanjutan)

13. LOANS (continued)

c. Berdasarkan jangka waktu periode perjanjian kredit

c. By term of the loan agreement

|                                    | 2023              | 2022             |                                  |
|------------------------------------|-------------------|------------------|----------------------------------|
| <b>Pihak berelasi (Catatan 37)</b> |                   |                  | <b>Related parties (Note 37)</b> |
| <u>Rupiah</u>                      |                   |                  | <u>Rupiah</u>                    |
| Kurang dari 1 tahun                | 311.120           | 244.895          | Less than 1 year                 |
| Sub jumlah                         | 311.120           | 244.895          | Sub total                        |
| <b>Pihak ketiga</b>                |                   |                  | <b>Third parties</b>             |
| <u>Rupiah</u>                      |                   |                  | <u>Rupiah</u>                    |
| Kurang dari 1 tahun                | 1.758.786         | 1.970.335        | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | 2.501.235         | 76.556           | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | 1.537.340         | 1.092.393        | 2 to 5 years                     |
| Lebih dari 5 tahun                 | 5.523.046         | 6.371.156        | More than 5 years                |
|                                    | 11.320.407        | 9.510.440        |                                  |
| <u>Mata Uang Asing</u>             |                   |                  | <u>Foreign Currencies</u>        |
| Kurang dari 1 tahun                | -                 | 116.700          | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | 302.086           | 208.041          | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | 80.523            | 149.694          | 2 to 5 years                     |
| Lebih dari 5 tahun                 | 133.233           | -                | More than 5 years                |
|                                    | 515.842           | 474.435          |                                  |
| Sub jumlah                         | 11.836.249        | 9.984.875        | Sub total                        |
| Jumlah                             | 12.147.369        | 10.229.770       | Total                            |
| Cadangan kerugian penurunan nilai  | (510.636)         | (524.587)        | Allowance for impairment losses  |
| <b>Jumlah kredit - bersih</b>      | <b>11.636.733</b> | <b>9.705.183</b> | <b>Total loans – net</b>         |

d. Berdasarkan sisa umur sampai dengan jatuh tempo

d. By maturity term

|                                    | 2023              | 2022             |                                  |
|------------------------------------|-------------------|------------------|----------------------------------|
| <b>Pihak berelasi (Catatan 37)</b> |                   |                  | <b>Related parties (Note 37)</b> |
| <u>Rupiah</u>                      |                   |                  | <u>Rupiah</u>                    |
| Kurang dari 1 tahun                | 311.120           | 244.895          | Less than 1 year                 |
| Sub jumlah                         | 311.120           | 244.895          | Sub total                        |
| <b>Pihak ketiga</b>                |                   |                  | <b>Third parties</b>             |
| <u>Rupiah</u>                      |                   |                  | <u>Rupiah</u>                    |
| Kurang dari 1 tahun                | 4.500.395         | 2.410.188        | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | 340.274           | 379.117          | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | 2.848.918         | 2.645.992        | 2 to 5 years                     |
| Lebih dari 5 tahun                 | 3.630.820         | 4.075.143        | More than 5 years                |
|                                    | 11.320.407        | 9.510.440        |                                  |
| <u>Mata Uang Asing</u>             |                   |                  | <u>Foreign Currencies</u>        |
| Kurang dari 1 tahun                | 382.609           | 141.089          | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | 789               | 183.652          | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | 131.741           | 148.955          | 2 to 5 years                     |
| Lebih dari 5 tahun                 | 703               | 739              | More than 5 years                |
|                                    | 515.842           | 474.435          |                                  |
| Sub jumlah                         | 11.836.249        | 9.984.875        | Sub total                        |
| Jumlah kredit                      | 12.147.369        | 10.229.770       | Total loans                      |
| Cadangan kerugian penurunan nilai  | (510.636)         | (524.587)        | Allowance for impairment losses  |
| <b>Jumlah kredit – bersih</b>      | <b>11.636.733</b> | <b>9.705.183</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

|                        | 2023                |                                                                                      | 2022                |                                                                                      |                           |
|------------------------|---------------------|--------------------------------------------------------------------------------------|---------------------|--------------------------------------------------------------------------------------|---------------------------|
|                        | 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               | 7.695.290           | 69.494                                                                               | 6.901.136           | 79.916                                                                               | Collective                |
| Individual             | 3.936.237           | 434.831                                                                              | 2.854.199           | 411.031                                                                              | Individual                |
| Sub jumlah             | 11.631.527          | 504.325                                                                              | 9.755.335           | 490.947                                                                              | Sub total                 |
| <u>Mata Uang Asing</u> |                     |                                                                                      |                     |                                                                                      | <u>Foreign Currencies</u> |
| Kolektif               | 515.842             | 6.311                                                                                | 450.046             | 9.094                                                                                | Collective                |
| Individual             | -                   | -                                                                                    | 24.389              | 24.546                                                                               | Individual                |
| Sub jumlah             | 515.842             | 6.311                                                                                | 474.435             | 33.640                                                                               | Sub total                 |
| <b>Jumlah</b>          | <b>12.147.369</b>   | <b>510.636</b>                                                                       | <b>10.229.770</b>   | <b>524.587</b>                                                                       | <b>Total</b>              |

f. Berdasarkan klasifikasi kolektibilitas

f. By collectibility classification

|                                      | 2023              |                                        |                   |                                    |
|--------------------------------------|-------------------|----------------------------------------|-------------------|------------------------------------|
|                                      | Rupiah/<br>Rupiah | Mata Uang Asing/<br>Foreign Currencies | Jumlah/<br>Total  |                                    |
| Lancar                               | 10.840.067        | 515.352                                | 11.355.419        | Current                            |
| Dalam perhatian khusus               | 580.183           | 490                                    | 580.673           | Special mention                    |
| Kurang lancar                        | 20.539            | -                                      | 20.539            | Substandard                        |
| Diragukan                            | 12.772            | -                                      | 12.772            | Doubtful                           |
| Macet                                | 177.966           | -                                      | 177.966           | Loss                               |
| Jumlah kredit                        | 11.631.527        | 515.842                                | 12.147.369        | Total loans                        |
| Cadangan kerugian<br>penurunan nilai | (504.325)         | (6.311)                                | (510.636)         | Allowance for<br>impairment losses |
| <b>Jumlah kredit – bersih</b>        | <b>11.127.202</b> | <b>509.531</b>                         | <b>11.636.733</b> | <b>Total loans – net</b>           |
|                                      | 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>           |

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:

| 2023                                                                              |                    |                                                     |                                       |                        |                |                  |
|-----------------------------------------------------------------------------------|--------------------|-----------------------------------------------------|---------------------------------------|------------------------|----------------|------------------|
| 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                                                                       | 48.272             | -                                                   | -                                     | -                      | -              | 48.272           |
| Kredit pemilikan rumah/<br>Housing ownership loans                                | 82.718             | -                                                   | -                                     | -                      | -              | 82.718           |
| Jumlah/ Total                                                                     | 130.990            |                                                     |                                       |                        |                | 130.990          |
| Cadangan kerugian penurunan nilai/<br>Allowance for impairment losses             | (2.927)            | -                                                   | -                                     | -                      | -              | (2.927)          |
| Jumlah/ Total                                                                     | 128.063            | -                                                   | -                                     | -                      | -              | 128.063          |
| <b>Pihak ketiga/ Third parties</b>                                                |                    |                                                     |                                       |                        |                |                  |
| Fixed loans                                                                       | 1.527.299          | 14.240                                              | -                                     | 52                     | 51.375         | 1.592.966        |
| Revolving loans                                                                   | 153.979            | -                                                   | -                                     | -                      | 17.899         | 171.878          |
| Kredit pemilikan rumah dan<br>apartemen/ Housing and<br>apartment ownership loans | 104.555            | 76.556                                              | 10.225                                | 3.769                  | 11.977         | 207.082          |
| Lain-lain/ Others                                                                 | 147.924            | 230.069                                             | -                                     | -                      | 1.771          | 379.764          |
| Jumlah/ Total                                                                     | 1.933.757          | 320.865                                             | 10.225                                | 3.821                  | 83.022         | 2.351.690        |
| Cadangan kerugian penurunan nilai/<br>Allowance for impairment losses             | (211.727)          | (37.811)                                            | (4.586)                               | (2.689)                | (79.207)       | (336.020)        |
| Jumlah/ Total                                                                     | 1.722.030          | 283.054                                             | 5.639                                 | 1.132                  | 3.815          | 2.015.670        |
| <b>Jumlah kredit - bersih/<br/>Total loans - net</b>                              | <b>1.850.093</b>   | <b>283.054</b>                                      | <b>5.639</b>                          | <b>1.132</b>           | <b>3.815</b>   | <b>2.143.733</b> |
| 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> |

13. KREDIT YANG DIBERIKAN (lanjutan)

- g. Kredit yang direstrukturisasi (lanjutan)
- Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022, 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:

|                                                 | 2023                      |                         | 2022                      |                         |
|-------------------------------------------------|---------------------------|-------------------------|---------------------------|-------------------------|
|                                                 | Individual/<br>Individual | Kolektif/<br>Collective | Individual/<br>Individual | Kolektif/<br>Collective |
| <b>Rupiah</b>                                   |                           |                         |                           |                         |
| Saldo awal tahun                                | 394.379                   | 97.798                  | 442.002                   | 193.914                 |
| Penyisihan (pemulihan) kerugian penurunan nilai | 41.729                    | 1.762                   | (47.623)                  | 22.242                  |
| Penghapusbukuan kredit                          | (29.939)                  | (175)                   | -                         | (118.358)               |
| Saldo akhir tahun                               | 406.169                   | 99.385                  | 394.379                   | 97.798                  |
| <b>Mata Uang Asing</b>                          |                           |                         |                           |                         |
| Saldo awal tahun                                | 23.214                    | 9.196                   | 17.692                    | 9.460                   |
| Penyisihan (pemulihan) kerugian penurunan nilai | (23.267)                  | (4.114)                 | 4.008                     | (264)                   |
| Penyesuaian selisih kurs                        | 53                        | -                       | 1.514                     | -                       |
| Saldo akhir tahun                               | -                         | 5.082                   | 23.214                    | 9.196                   |
| <b>Jumlah</b>                                   | <b>406.169</b>            | <b>104.467</b>          | <b>417.593</b>            | <b>106.994</b>          |

Pada tanggal 31 Desember 2023 dan 2022, 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:

|                                                                  | 2023                |                                                                       | 2022                |                                                                       |
|------------------------------------------------------------------|---------------------|-----------------------------------------------------------------------|---------------------|-----------------------------------------------------------------------|
|                                                                  | Pokok/<br>Principal | Cadangan kerugian penurunan nilai/<br>Allowance for impairment losses | Pokok/<br>Principal | Cadangan kerugian penurunan nilai/<br>Allowance for impairment losses |
| <b>Rupiah/ Rupiah</b>                                            |                     |                                                                       |                     |                                                                       |
| Konstruksi/Construction                                          | 45.505              | 36.220                                                                | 77.156              | 64.717                                                                |
| Perdagangan/Trading                                              | 14.898              | 13.476                                                                | 20.617              | 17.281                                                                |
| Industri/Industry                                                | 3.915               | 3.883                                                                 | 6.865               | 6.856                                                                 |
| Restoran dan hotel/<br>Restaurant and hotel                      | 2.118               | 1.937                                                                 | 3.427               | 3.404                                                                 |
| Pertanian dan pertambangan/<br>Agriculture and mining            | 827                 | 758                                                                   | 823                 | 823                                                                   |
| Transportasi dan komunikasi/<br>Transportation and communication | -                   | -                                                                     | 350                 | 50                                                                    |
| Jasa/Services                                                    | -                   | -                                                                     | 9                   | 5                                                                     |
| Lain-lain/Others                                                 | 144.014             | 116.692                                                               | 169.845             | 144.402                                                               |
| <b>Jumlah/Total</b>                                              | <b>211.277</b>      | <b>172.966</b>                                                        | <b>279.092</b>      | <b>237.538</b>                                                        |

Pada tanggal 31 Desember 2023 dan 2022, rasio kredit bermasalah terhadap jumlah aset keuangan Bank masing-masing sebesar 0,94% dan 1,30%.

13. LOANS (continued)

- g. Restructured loans (continued)
- As of December 31, 2023 and 2022, 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 Banks are as follows:

|                                               | 2023                      |                         | 2022                      |                         |
|-----------------------------------------------|---------------------------|-------------------------|---------------------------|-------------------------|
|                                               | Individual/<br>Individual | Kolektif/<br>Collective | Individual/<br>Individual | Kolektif/<br>Collective |
| <b>Rupiah</b>                                 |                           |                         |                           |                         |
| Balance at beginning of year                  | 394.379                   | 97.798                  | 442.002                   | 193.914                 |
| Provision for (reversal of) impairment losses | 41.729                    | 1.762                   | (47.623)                  | 22.242                  |
| Written-off loans                             | (29.939)                  | (175)                   | -                         | (118.358)               |
| Balance at end of year                        | 406.169                   | 99.385                  | 394.379                   | 97.798                  |
| <b>Foreign Currencies</b>                     |                           |                         |                           |                         |
| Balance at beginning of year                  | 23.214                    | 9.196                   | 17.692                    | 9.460                   |
| Provision for (reversal of) impairment losses | (23.267)                  | (4.114)                 | 4.008                     | (264)                   |
| Exchange rate adjustment                      | 53                        | -                       | 1.514                     | -                       |
| Balance at end of year                        | -                         | 5.082                   | 23.214                    | 9.196                   |
| <b>Total</b>                                  | <b>406.169</b>            | <b>104.467</b>          | <b>417.593</b>            | <b>106.994</b>          |

As of December 31, 2023 and 2022, 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:

|                                                                  | 2023                |                                                                       | 2022                |                                                                       |
|------------------------------------------------------------------|---------------------|-----------------------------------------------------------------------|---------------------|-----------------------------------------------------------------------|
|                                                                  | Pokok/<br>Principal | Cadangan kerugian penurunan nilai/<br>Allowance for impairment losses | Pokok/<br>Principal | Cadangan kerugian penurunan nilai/<br>Allowance for impairment losses |
| <b>Rupiah/ Rupiah</b>                                            |                     |                                                                       |                     |                                                                       |
| Konstruksi/Construction                                          | 45.505              | 36.220                                                                | 77.156              | 64.717                                                                |
| Perdagangan/Trading                                              | 14.898              | 13.476                                                                | 20.617              | 17.281                                                                |
| Industri/Industry                                                | 3.915               | 3.883                                                                 | 6.865               | 6.856                                                                 |
| Restoran dan hotel/<br>Restaurant and hotel                      | 2.118               | 1.937                                                                 | 3.427               | 3.404                                                                 |
| Pertanian dan pertambangan/<br>Agriculture and mining            | 827                 | 758                                                                   | 823                 | 823                                                                   |
| Transportasi dan komunikasi/<br>Transportation and communication | -                   | -                                                                     | 350                 | 50                                                                    |
| Jasa/Services                                                    | -                   | -                                                                     | 9                   | 5                                                                     |
| Lain-lain/Others                                                 | 144.014             | 116.692                                                               | 169.845             | 144.402                                                               |
| <b>Jumlah/Total</b>                                              | <b>211.277</b>      | <b>172.966</b>                                                        | <b>279.092</b>      | <b>237.538</b>                                                        |

As of December 31, 2023 and 2022, non-performing loans ratio to Bank's total financial assets of 0.94% and 1,30% respectively.

**13. KREDIT YANG DIBERIKAN (lanjutan)**

i. Kredit bermasalah (lanjutan)

Pada tanggal 31 Desember 2023 dan 2022, jumlah minimum cadangan kerugian penurunan nilai yang wajib dibentuk sesuai dengan ketentuan Bank Indonesia untuk perhitungan Kewajiban Penyediaan Modal Minimum (KPPM) masing-masing sebesar Rp270.119 dan Rp304.758. Pada tanggal 31 Desember 2023 dan 2022, rasio pemenuhan cadangan kerugian penurunan nilai untuk kredit yang diberikan sesuai dengan ketentuan Bank Indonesia masing-masing sebesar 103,99% dan 96,31%.

j. Kredit yang dihapusbukukan

Perubahan kredit yang dihapusbukukan adalah sebagai berikut:

|                          | 2023             | 2022             |
|--------------------------|------------------|------------------|
| Saldo awal tahun         | 1.924.825        | 1.806.467        |
| Penghapusbukukan kredit  | 30.114           | 118.358          |
| <b>Saldo akhir tahun</b> | <b>1.954.939</b> | <b>1.924.825</b> |

Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022, tidak terdapat hapus buku atas kredit yang diberikan kepada pihak berelasi.

k. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                                      | 2023   | 2022   |
|--------------------------------------|--------|--------|
| <u>Rupiah</u>                        |        |        |
| Kredit tanpa agunan                  | 27,55% | 31,40% |
| Kredit pemilikan mobil               | 19,73% | 17,25% |
| <i>Revolving loans</i>               | 12,92% | 12,85% |
| Kredit pemilikan kios                | 9,21%  | 11,52% |
| Pinjaman rekening koran              | 12,01% | 11,51% |
| <i>Fixed loans</i>                   | 9,03%  | 9,75%  |
| Kredit usaha rakyat                  | 8,83%  | 8,88%  |
| Pinjaman karyawan                    | 6,75%  | 6,90%  |
| Kredit sindikasi                     | 7,63%  | 7,25%  |
| Kredit pemilikan rumah dan apartemen | 5,33%  | 5,36%  |
| <u>Mata Uang Asing</u>               |        |        |
| <i>Revolving loans</i>               | 5,94%  | 6,21%  |
| <i>Fixed loans</i>                   | 6,46%  | 6,06%  |

l. Informasi penting lainnya

1. Pada tanggal 31 Desember 2023 dan 2022, jumlah deposito berjangka yang dijadikan sebagai jaminan tunai atas kredit yang diberikan masing-masing sebesar Rp1.343.865 dan Rp134.422 (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 2023 dan 2022 masing-masing adalah sebesar Rp534.357. and Rp353.041.

Keikutsertaan Bank sebagai anggota sindikasi pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar 7,63% dan 7,25% dari jumlah kredit sindikasi.

**13. LOANS (continued)**

i. Non-performing loans (continued)

As of December 31, 2023 and 2022, the minimum allowance for impairment losses which is required by Bank Indonesia for calculation of Capital Adequacy Ratio (CAR) amounted to Rp270,119 and Rp304,758, respectively. As of December 31, 2023 and 2022, the adequacy ratio for allowance for impairment losses of loans which is required by Bank Indonesia is 103.99% and 96.31%, respectively.

j. Written-off loans

The changes in write-off loans are as follows:

|                          | 2023             | 2022             |
|--------------------------|------------------|------------------|
| Saldo awal tahun         | 1.924.825        | 1.806.467        |
| Penghapusbukukan kredit  | 30.114           | 118.358          |
| <b>Saldo akhir tahun</b> | <b>1.954.939</b> | <b>1.924.825</b> |

For the years ended December 31, 2023 and 2022, there are no written-off loans to related parties.

k. The average interest rates per annum are as follows:

|                                      | 2023   | 2022   |
|--------------------------------------|--------|--------|
| <u>Rupiah</u>                        |        |        |
| Kredit tanpa agunan                  | 27,55% | 31,40% |
| Kredit pemilikan mobil               | 19,73% | 17,25% |
| <i>Revolving loans</i>               | 12,92% | 12,85% |
| Kredit pemilikan kios                | 9,21%  | 11,52% |
| Pinjaman rekening koran              | 12,01% | 11,51% |
| <i>Fixed loans</i>                   | 9,03%  | 9,75%  |
| Kredit usaha rakyat                  | 8,83%  | 8,88%  |
| Pinjaman karyawan                    | 6,75%  | 6,90%  |
| Kredit sindikasi                     | 7,63%  | 7,25%  |
| Kredit pemilikan rumah dan apartemen | 5,33%  | 5,36%  |
| <u>Mata Uang Asing</u>               |        |        |
| <i>Revolving loans</i>               | 5,94%  | 6,21%  |
| <i>Fixed loans</i>                   | 6,46%  | 6,06%  |

l. Other important informations

1. As of December 31, 2023 and 2022, total time deposits pledged as loans cash collateral amounted to Rp1,343,865 and Rp134,422 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, 2023 and 2022 amounted to Rp534,357 and Rp353,041, respectively.

The participation of the Bank as a participant of the syndicated loans as of December 31, 2023 and 2022 was 7.63% and 7.25% 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 6,75% dan 6,90% pada tahun 2023 dan 2022. Pembayaran kembali kredit dilakukan dengan pemotongan gaji setiap bulan.
4. Rasio kredit bermasalah-bersih pada tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar 0,31% dan 0,41%. Rasio kredit bermasalah kotor pada tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar 1,74% dan 2,73%.

**14. TAGIHAN DAN LIABILITAS AKSEPTASI**

- a. Berdasarkan jenis dan mata uang

|                                      | 2023                                                                                                                                    |                                                        |
|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
|                                      | <b>Jumlah<br/>nosional mata<br/>uang asing<br/>(angka penuh)/<br/>Notional<br/>amount of<br/>foreign<br/>currency<br/>(full amount)</b> | <b>Ekuivalen<br/>rupiah/<br/>Equivalent<br/>rupiah</b> |
| <b>Tagihan akseptasi</b>             |                                                                                                                                         |                                                        |
| <b>Pihak ketiga</b>                  |                                                                                                                                         |                                                        |
| <u>Rupiah</u>                        |                                                                                                                                         |                                                        |
| Surat Kredit                         | -                                                                                                                                       | 131.863                                                |
| Berdokumen Dalam<br>Negeri (SKBDN)   |                                                                                                                                         |                                                        |
| Sub jumlah                           |                                                                                                                                         | 131.863                                                |
| <u>Mata Uang Asing</u>               |                                                                                                                                         |                                                        |
| Dollar Amerika Serikat               | -                                                                                                                                       | -                                                      |
| Euro Eropa                           | -                                                                                                                                       | -                                                      |
| Sub jumlah                           |                                                                                                                                         | -                                                      |
| Jumlah                               |                                                                                                                                         | 131.863                                                |
| Cadangan kerugian<br>penurunan nilai |                                                                                                                                         | (501)                                                  |
| <b>Jumlah – bersih</b>               |                                                                                                                                         | <b>131.362</b>                                         |
| <b>Liabilitas akseptasi</b>          |                                                                                                                                         |                                                        |
| <b>Pihak ketiga</b>                  |                                                                                                                                         |                                                        |
| <u>Rupiah</u>                        |                                                                                                                                         |                                                        |
| Surat Kredit                         | -                                                                                                                                       | 131.863                                                |
| Berdokumen Dalam<br>Negeri (SKBDN)   |                                                                                                                                         |                                                        |
| Sub jumlah                           |                                                                                                                                         | 131.863                                                |
| <u>Mata Uang Asing</u>               |                                                                                                                                         |                                                        |
| Dollar Amerika Serikat               | -                                                                                                                                       | -                                                      |
| Euro Eropa                           | -                                                                                                                                       | -                                                      |
| Sub jumlah                           |                                                                                                                                         | -                                                      |
| <b>Jumlah</b>                        |                                                                                                                                         | <b>131.863</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 6.75% and 6.90% per annum in 2023 and 2022, respectively. The repayment of loans are collected through monthly salary deduction.
4. The ratio of non-performing loans - net as of December 31, 2023 and 2022 was 0.31% and 0.41% , respectively. The ratio of non-performing loans - gross as of December 31, 2023 and 2022 was 1.74% and 2.73%, respectively.

**14. ACCEPTANCE RECEIVABLES AND PAYABLES**

- a. By type and currency

|                                          | 2022                                                                                                                                    |                                                        |  |
|------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|--|
|                                          | <b>Jumlah<br/>nosional mata<br/>uang asing<br/>(angka penuh)/<br/>Notional<br/>amount of<br/>foreign<br/>currency<br/>(full amount)</b> | <b>Ekuivalen<br/>rupiah/<br/>Equivalent<br/>rupiah</b> |  |
| <b>Acceptance receivables</b>            |                                                                                                                                         |                                                        |  |
| <b>Third parties</b>                     |                                                                                                                                         |                                                        |  |
| <u>Rupiah</u>                            |                                                                                                                                         |                                                        |  |
| Domestic                                 | -                                                                                                                                       | 277.020                                                |  |
| Documentary<br>Letter of Credit          |                                                                                                                                         |                                                        |  |
| Sub total                                |                                                                                                                                         | 277.020                                                |  |
| <u>Foreign Currencies</u>                |                                                                                                                                         |                                                        |  |
| United States Dollar                     | 6.102                                                                                                                                   | 95                                                     |  |
| European Euro                            | 19.901                                                                                                                                  | 330                                                    |  |
| Sub total                                |                                                                                                                                         | 425                                                    |  |
| Total                                    |                                                                                                                                         | 277.445                                                |  |
| Allowance for<br>impairment losses       |                                                                                                                                         | (710)                                                  |  |
| <b>Total – net</b>                       |                                                                                                                                         | <b>276.735</b>                                         |  |
| <b>Acceptance payables</b>               |                                                                                                                                         |                                                        |  |
| <b>Third parties</b>                     |                                                                                                                                         |                                                        |  |
| <u>Rupiah</u>                            |                                                                                                                                         |                                                        |  |
| Domestic Documentary<br>Letter of Credit | -                                                                                                                                       | 277.020                                                |  |
| Sub total                                |                                                                                                                                         | 277.020                                                |  |
| <u>Foreign Currencies</u>                |                                                                                                                                         |                                                        |  |
| United States Dollar                     | 6.102                                                                                                                                   | 95                                                     |  |
| European Euro                            | 19.901                                                                                                                                  | 330                                                    |  |
| Sub total                                |                                                                                                                                         | 425                                                    |  |
| <b>Total</b>                             |                                                                                                                                         | <b>277.445</b>                                         |  |



14. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

b. Berdasarkan *counterparty*

|                                   | 2023           | 2022           |
|-----------------------------------|----------------|----------------|
| <b>Bukan bank - pihak ketiga</b>  |                |                |
| Rupiah                            | 131.863        | 277.020        |
| Mata uang asing                   | -              | 425            |
| Jumlah                            | 131.863        | 277.445        |
| Cadangan kerugian penurunan nilai | (501)          | (710)          |
| <b>Jumlah – bersih</b>            | <b>131.362</b> | <b>276.735</b> |

c. Berdasarkan sisa umur sampai dengan jatuh tempo

|                                   | 2023           | 2022           |
|-----------------------------------|----------------|----------------|
| <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           | 131.863        | 114.903        |
| Sub jumlah                        | 131.863        | 277.020        |
| <u>Mata Uang Asing</u>            |                |                |
| Kurang dari 1 bulan               | -              | 425            |
| 1 sampai dengan 3 bulan           | -              | -              |
| Sub jumlah                        | -              | 425            |
| Jumlah                            | 131.863        | 277.445        |
| Cadangan kerugian penurunan nilai | (501)          | (710)          |
| <b>Jumlah – bersih</b>            | <b>131.362</b> | <b>276.735</b> |

Bank melakukan penilaian atas penurunan nilai tagihan akseptasi secara individual dengan menggunakan bukti objektif penurunan nilai.

Pada tanggal 31 Desember 2023 dan 2022, 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  |
| <b>Total - net</b>               |

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                       |
| Total                           |
| Allowance for impairment losses |
| <b>Total - net</b>              |

The Bank assesses the impairment of acceptance receivables individually by using objective evidences of impairment.

As of December 31, 2023 and 2022, 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><i>Company name</i> | Jenis usaha/<br><i>Type of business</i>                                            | Persentase<br>kepemilikan/<br><i>Percentage of<br/>ownership</i> | 2023 dan/ and 2022 |
|-----------------------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------------|--------------------|
| PT Aplikasi Lintasarta                  | Jasa komunikasi data dan internet/ <i>Internet and data communication services</i> | 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 2023 dan 2022, penyertaan saham diklasifikasikan "Lancar".

Pada tanggal 31 Desember 2023 dan 2022, 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, 2023 and 2022, investment in shares of stock are classified as "Current".

As of December 31, 2023 and 2022, 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:

|                      | 2023             | 2022             |                     |
|----------------------|------------------|------------------|---------------------|
| Kepemilikan langsung | 2.084.527        | 2.048.842        | Direct ownership    |
| Aset hak-guna        | 43.270           | 29.473           | Right-of-use assets |
| <b>Jumlah</b>        | <b>2.127.797</b> | <b>2.078.315</b> | <b>Total</b>        |

|                                    | 1 Januari/<br>January 1,<br>2023 | Penambahan<br>/Additions | Pengurangan/<br>Deductions | Revaluasi/<br>Revaluation | 31 Desember/<br>December 31,<br>2023 |                                |
|------------------------------------|----------------------------------|--------------------------|----------------------------|---------------------------|--------------------------------------|--------------------------------|
| <b><u>Kepemilikan langsung</u></b> |                                  |                          |                            |                           |                                      | <b><u>Direct ownership</u></b> |
| Biaya Perolehan:                   |                                  |                          |                            |                           |                                      | Acquisition Cost:              |
| Hak atas tanah                     | 1.931.564                        | -                        | -                          | 17.189                    | 1.948.753                            | Land rights                    |
| Inventaris kantor                  | 73.720                           | 15.043                   | (13.235)                   | -                         | 75.528                               | Office equipment               |
| Bangunan                           | 102.517                          | 9.963                    | -                          | (7.170)                   | 105.310                              | Buildings                      |
| Instalasi                          | 4.489                            | 2.330                    | (682)                      | -                         | 6.137                                | Installation                   |
|                                    | 2.112.290                        | 27.336                   | (13.917)                   | 10.019                    | 2.135.728                            |                                |
| Aset dalam penyelesaian            | 2.653                            | 4.693                    | (2.613)                    | -                         | 4.733                                | Assets in progress             |
| <b>Jumlah</b>                      | <b>2.114.943</b>                 | <b>32.029</b>            | <b>(16.530)</b>            | <b>10.019</b>             | <b>2.140.461</b>                     | <b>Total</b>                   |
| <b><u>Akumulasi</u></b>            |                                  |                          |                            |                           |                                      | <b><u>Accumulated</u></b>      |
| Penyusutan:                        |                                  |                          |                            |                           |                                      | Depreciation:                  |
| Inventaris kantor                  | 53.504                           | 13.214                   | (12.894)                   | -                         | 53.824                               | Office equipment               |
| Bangunan                           | 10.459                           | 10.288                   | (225)                      | (20.522)                  | -                                    | Buildings                      |
| Instalasi                          | 2.138                            | 654                      | (682)                      | -                         | 2.110                                | Installation                   |
| <b>Jumlah</b>                      | <b>66.101</b>                    | <b>24.156</b>            | <b>(13.801)</b>            | <b>(20.522)</b>           | <b>55.934</b>                        | <b>Total</b>                   |
| <b>Nilai buku</b>                  | <b>2.048.842</b>                 |                          |                            |                           | <b>2.084.527</b>                     | <b>Book value</b>              |

|                             | 1 Januari/<br>January 1, 2023 | Penambahan/<br>Additions | Pengurangan/<br>Deductions | 31 Desember/<br>December 31, 2023 |                                   |
|-----------------------------|-------------------------------|--------------------------|----------------------------|-----------------------------------|-----------------------------------|
| <b><u>Aset hak-guna</u></b> |                               |                          |                            |                                   | <b><u>Right-of-use assets</u></b> |
| Biaya Perolehan:            |                               |                          |                            |                                   | Acquisition Cost:                 |
| Bangunan                    | 161.821                       | 54.695                   | -                          | 216.516                           | Buildings                         |
| <b>Jumlah</b>               | <b>161.821</b>                | <b>54.695</b>            | <b>-</b>                   | <b>216.516</b>                    | <b>Total</b>                      |
| <b><u>Akumulasi</u></b>     |                               |                          |                            |                                   | <b><u>Accumulated</u></b>         |
| Penyusutan:                 |                               |                          |                            |                                   | Depreciation:                     |
| Bangunan                    | 132.348                       | 40.898                   | -                          | 173.246                           | Buildings                         |
| <b>Jumlah</b>               | <b>132.348</b>                | <b>40.898</b>            | <b>-</b>                   | <b>173.246</b>                    | <b>Total</b>                      |
| <b>Nilai buku</b>           | <b>29.473</b>                 |                          |                            | <b>43.270</b>                     | <b>Book value</b>                 |

16. ASET TETAP (lanjutan)

16. FIXED ASSETS (continued)

|                                    | 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                |
| Jumlah                             | 2.126.204                        | 11.287                   | (22.548)                   | 2.114.943                            | Total                             |
| Akumulasi Penyusutan:              |                                  |                          |                            |                                      | Accumulated Depreciation:         |
| 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                      |
| Jumlah                             | 58.936                           | 23.658                   | (16.493)                   | 66.101                               | Total                             |
| <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                         |
| Jumlah                             | 139.328                          | 22.493                   | -                          | 161.821                              | Total                             |
| Akumulasi Penyusutan:              |                                  |                          |                            |                                      | Accumulated Depreciation:         |
| Bangunan                           | 99.943                           | 32.405                   | -                          | 132.348                              | Buildings                         |
| Jumlah                             | 99.943                           | 32.405                   | -                          | 132.348                              | Total                             |
| <b>Nilai buku</b>                  | <b>39.385</b>                    |                          |                            | <b>29.473</b>                        | <b>Book value</b>                 |

Pada tanggal 31 Desember 2023, hak atas tanah dan bangunan dicatat berdasarkan nilai revaluasi yang telah direviu oleh manajemen dan didukung oleh laporan penilai independen eksternal, KJPP Sugianto Prasodjo & Rekan, berdasarkan laporan No.00094/2.0131-00/PI/07/0375/1/I/2024 tanggal 30 Januari 2024. Pendekatan penilaian yang digunakan adalah pendekatan pasar, pendapatan, dan biaya. Penilaian ini berpedoman pada Peraturan Otoritas Jasa Keuangan (OJK) Pasar Modal No. 28/POJK.04/2021 Tanggal 28 Desember 2021, SOJK No. 33/SEOJK.04/2021 Tanggal 31 Desember 2021 dan Kode Etik Penilai Indonesia (KEPI) & Standar Penilaian Indonesia (SPI) Edisi VII – 2018.

Selisih antara nilai buku sebelum revaluasi aset tetap dengan nilai wajar aset tetap sehubungan dengan kuasi reorganisasi pada tanggal 31 Desember 2023 adalah sebagai berikut:

On December 31, 2023, land and building rights are recorded based on the revaluation value which has been reviewed by management and supported by the report of an external independent appraiser, KJPP Sugianto Prasodjo & Partners, based on report No.00094/2.0131-00/PI/07/0375/ 1/I/2024 dated January 30, 2024. The valuation approach used is the market, income and cost approach. This assessment is guided by the Financial Services Authority (OJK) Capital Markets Regulation No. 28/POJK.04/2021 December 28, 2021, SOJK No. 33/SEOJK.04/2021 Dated December 31, 2021 and the Indonesian Appraiser Code of Ethics (KEPI) & Indonesian Appraisal Standards (SPI) Edition VII – 2018.

The difference between the book value before revaluation of fixed assets and the fair value of fixed assets in connection with the quasi reorganization as of December 31, 2023 is as follows:

|                          | 2023                                                                    |                            |                                           |                            |
|--------------------------|-------------------------------------------------------------------------|----------------------------|-------------------------------------------|----------------------------|
|                          | Nilai buku sebelum<br>revaluasi/<br>Book<br>value before<br>revaluation | Nilai wajar/<br>Fair value | Surplus revaluasi/<br>Surplus revaluation |                            |
| <b><u>Aset tetap</u></b> |                                                                         |                            |                                           | <b><u>Fixed assets</u></b> |
| Hak atas tanah           | 1.931.564                                                               | 1.948.753                  | 17.189                                    | Land rights                |
| Bangunan                 | 91.955                                                                  | 105.307                    | 13.352                                    | Buildings                  |
| <b>Jumlah</b>            | <b>2.023.519</b>                                                        | <b>2.054.060</b>           | <b>30.541</b>                             | <b>Total</b>               |

**16. ASET TETAP (lanjutan)**

Nilai wajar hak atas tanah dan bangunan berdasarkan hirarki nilai wajar pada tanggal 31 Desember 2023 adalah sebagai berikut:

| <b>2023</b>                           |                               |                               |                               |                                       |
|---------------------------------------|-------------------------------|-------------------------------|-------------------------------|---------------------------------------|
|                                       | <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                        | -                             | 1.948.753                     | -                             | 1.948.753                             |
| Bangunan                              | -                             | 105.307                       | -                             | 105.307                               |
| <b>Jumlah</b>                         | -                             | <b>2.054.060</b>              | -                             | <b>2.054.060</b>                      |
|                                       |                               |                               |                               | <b>Total</b>                          |

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "Surplus Revaluasi Aset Tetap", dan disajikan dalam penghasilan komprehensif lain pada tanggal 31 Desember 2023 dan 2022 sebesar Rp1.379.822 dan Rp1.349.281.

Pada tanggal 31 Desember 2021, hak atas tanah dan bangunan dicatat berdasarkan nilai revaluasi yang telah direviu oleh manajemen dan didukung oleh laporan penilai independen eksternal, KJPP Sugianto Prasodjo & Rekan, berdasarkan laporan No.00294/2.0131-00/PI/07/0375/1/III/2022 tanggal 17 Maret 2022. Pendekatan penilaian yang digunakan adalah pendekatan pasar, pendapatan, dan biaya. Penilaian ini berpedoman pada Kode Etik Penilai Indonesia (KEPI) & Standar Penilaian Indonesia (SPI) Edisi VII – 2018, selama masa pandemik Covid-19 penilaian ini secara khusus mengacu kepada petunjuk teknis khusus SPI Penilaian Dalam Kondisi Bencana Covid-19 (PTKS PDKBC).

Selisih antara nilai wajar hak atas tanah dan bangunan dengan nilai buku sebelum revaluasi pada tanggal 31 Desember 2021 adalah sebagai berikut:

| <b>2021</b>       |                                                                               |                                    |                                                   |                     |
|-------------------|-------------------------------------------------------------------------------|------------------------------------|---------------------------------------------------|---------------------|
|                   | <b>Nilai buku sebelum<br/>revaluasi/Book<br/>value before<br/>revaluation</b> | <b>Nilai wajar/<br/>Fair value</b> | <b>Surplus revaluasi/<br/>Surplus revaluation</b> | <b>Fixed assets</b> |
| <u>Aset tetap</u> |                                                                               |                                    |                                                   | <u>Land rights</u>  |
| Hak atas tanah    | 1.901.435                                                                     | 1.925.504                          | 24.069                                            |                     |
| Bangunan          | 72.433                                                                        | 93.827                             | 21.394                                            | <u>Buildings</u>    |
| <b>Jumlah</b>     | <b>1.973.868</b>                                                              | <b>2.019.331</b>                   | <b>45.463</b>                                     | <b>Total</b>        |

The fair values of land rights and buildings based on fair value hierarchy are as of December 31, 2023 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 as of December 31, 2023 and 2022 amounted to Rp1,379,822 and Rp1,349,281.

As of December 31, 2021, land and building rights are recorded based on the revaluation value that has been reviewed by management and supported by an external independent appraiser report, KJPP Sugianto Prasodjo & Partners, based on report No. 00294/2.0131-00/PI/07/0375/1/III/2022 dated March 17, 2022. The valuation approach used is the market, revenue, and cost approach. This assessment is guided by the Indonesian Appraisal Code of Ethics (KEPI) & Indonesian Valuation Standards (SPI) Edition VII – 2018, during the Covid-19 pandemic this assessment specifically refers to the special technical instructions for SPI Assessment in Covid-19 Disaster Conditions (PTKS PDKBC).

The difference between the fair value of land and building rights and the book value before revaluation is as of December 31, 2021 follows:

**16. ASET TETAP (lanjutan)**

Nilai wajar hak atas tanah dan bangunan berdasarkan hirarki nilai wajar pada tanggal 31 Desember 2021 adalah sebagai berikut:

| 2021                                  |                               |                               |                               |                                       |
|---------------------------------------|-------------------------------|-------------------------------|-------------------------------|---------------------------------------|
|                                       | <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                        | -                             | 1.925.504                     | -                             | 1.925.504                             |
| Bangunan                              | -                             | 93.827                        | -                             | 93.827                                |
| <b>Jumlah</b>                         | -                             | <b>2.019.331</b>              | -                             | <b>2.019.331</b>                      |
|                                       |                               |                               |                               | <i>Land rights</i>                    |
|                                       |                               |                               |                               | <i>Buildings</i>                      |
|                                       |                               |                               |                               | <b>Total</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.

*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.*

Penyusutan yang dibebankan pada beban umum dan administrasi adalah sebesar Rp65.054 dan Rp56.063 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 (Catatan 33).

*Depreciation charged to general and administrative expenses amounted Rp65,054 and Rp56,063 for the years ended December 31, 2023 and 2022, respectively (Note 33).*

Rincian laba penjualan aset tetap adalah sebagai berikut:

*The details of gain on sale of fixed assets are as follows:*

|                                               | <b>2023</b> | <b>2022</b>  |                                                      |
|-----------------------------------------------|-------------|--------------|------------------------------------------------------|
| Hasil penjualan aset tetap                    | 2.960       | 7.403        | <i>Proceed from sale of fixed assets</i>             |
| Nilai buku                                    | (2.729)     | (6.055)      | <i>Book value</i>                                    |
| <b>Laba penjualan aset tetap (Catatan 35)</b> | <b>231</b>  | <b>1.348</b> | <b><i>Gain on sale of fixed assets (Note 35)</i></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).

*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).*

Pada tanggal 31 Desember 2023 dan 2022, 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 Rp268.932 dan Rp264.894. Manajemen berkeyakinan bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas risiko tersebut.

*As of December 31, 2023 and 2022, 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 Rp268,932 and Rp264,894, respectively. Management believes that the sum insured is adequate to cover possible losses on such risks.*

**16. ASET TETAP (lanjutan)**

Jumlah biaya perolehan atas aset tetap yang telah disusutkan penuh namun masih digunakan pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp121.526 dan Rp4.213.

Pada tanggal 31 Desember 2023 dan 2022, 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 2023 dan 2022, tidak terdapat komitmen kontraktual dalam perolehan aset tetap.

Pada tanggal 31 Desember 2023 dan 2022, 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 2023 dan 2022.

**17. ASET TAKBERWUJUD**

Rincian aset takberwujud adalah sebagai berikut:

|                         | <b>1 Januari/<br/>January 1, 2023</b> | <b>Penambahan/<br/>Additions</b> | <b>Pengurangan/<br/>Deductions</b> | <b>31 Desember/<br/>December 31, 2023</b> |                          |
|-------------------------|---------------------------------------|----------------------------------|------------------------------------|-------------------------------------------|--------------------------|
| <u>Biaya Perolehan:</u> |                                       |                                  |                                    |                                           | <u>Acquisition Cost:</u> |
| Perangkat lunak         | 79.735                                | 13.103                           | -                                  | 92.838                                    | Software                 |
| Aset dalam penyelesaian | 5.442                                 | 833                              | (1.918)                            | 4.357                                     | Assets in progress       |
|                         | <u>85.177</u>                         | <u>13.936</u>                    | <u>(1.918)</u>                     | <u>97.195</u>                             |                          |
| <u>Amortisasi:</u>      |                                       |                                  |                                    |                                           | <u>Amortization:</u>     |
| Perangkat lunak         | 54.013                                | 11.309                           | -                                  | 65.322                                    | Software                 |
| <b>Nilai buku</b>       | <b><u>31.164</u></b>                  |                                  |                                    | <b><u>31.873</u></b>                      | <b>Book value</b>        |
|                         | <b>1 Januari/<br/>January 1, 2022</b> | <b>Penambahan/<br/>Additions</b> | <b>Pengurangan/<br/>Deductions</b> | <b>31 Desember/<br/>December 31, 2022</b> |                          |
| <u>Biaya Perolehan:</u> |                                       |                                  |                                    |                                           | <u>Acquisition Cost:</u> |
| Perangkat lunak         | 76.672                                | 3.063                            | -                                  | 79.735                                    | Software                 |
| Aset dalam penyelesaian | 990                                   | 4.452                            | -                                  | 5.442                                     | Assets in progress       |
|                         | <u>77.662</u>                         | <u>7.515</u>                     | <u>-</u>                           | <u>85.177</u>                             |                          |
| <u>Amortisasi:</u>      |                                       |                                  |                                    |                                           | <u>Amortization:</u>     |
| Perangkat lunak         | 44.931                                | 9.082                            | -                                  | 54.013                                    | Software                 |
| <b>Nilai buku</b>       | <b><u>32.731</u></b>                  |                                  |                                    | <b><u>31.164</u></b>                      | <b>Book value</b>        |

**16. FIXED ASSETS (continued)**

Total acquisition cost of fixed assets that have been fully depreciated but are still in use as of December 31, 2023 and 2022 amounted to Rp121,526 and Rp4,213, respectively.

As of December 31, 2023 and 2022, 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, 2023 and 2022, there are no contractual commitment in acquisition of fixed assets.

As of December 31, 2023 and 2022, 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, 2023 and 2022.

**17. INTANGIBLE ASSET**

The details of intangible asset is as follows:



17. ASET TAKBERWUJUD (lanjutan)

Amortisasi yang dibebankan pada beban umum dan administrasi adalah sebesar Rp11.309 dan Rp9.082 untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 (Catatan 33).

Berdasarkan penelaahan manajemen, tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan adanya penurunan nilai aset takberwujud pada tanggal 31 Desember 2023 dan 2022.

18. AGUNAN YANG DIAMBIL ALIH DAN ASET LAIN-LAIN

Agunan yang diambil alih

Rincian agunan yang diambil alih adalah sebagai berikut:

|                                   | 2023           | 2022             |
|-----------------------------------|----------------|------------------|
| Saldo awal tahun                  | 1.465.134      | 2.202.065        |
| Penambahan                        | -              | -                |
| Pengurangan                       | (201.675)      | (344.418)        |
| Hapus buku                        | -              | (392.513)        |
| Saldo akhir tahun                 | 1.263.459      | 1.465.134        |
| Cadangan kerugian penurunan nilai | (327.349)      | (241.838)        |
| <b>Jumlah – bersih</b>            | <b>936.110</b> | <b>1.223.296</b> |

Perubahan cadangan kerugian penurunan nilai atas agunan yang diambil alih adalah sebagai berikut:

|                                        | 2023           | 2022           |
|----------------------------------------|----------------|----------------|
| Saldo awal tahun                       | 241.838        | 372.376        |
| Penyisihan tahun berjalan (Catatan 34) | 87.684         | 261.975        |
| Hapus buku                             | (2.173)        | (392.513)      |
| <b>Saldo akhir tahun</b>               | <b>327.349</b> | <b>241.838</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 2023 dan 2022 adalah cukup untuk menutupi kerugian yang mungkin terjadi.

Rincian penjualan agunan yang diambil alih adalah sebagai berikut:

|                                                       | 2023      | 2022      |
|-------------------------------------------------------|-----------|-----------|
| Hasil penyelesaian agunan yang diambil alih           | 201.675   | 344.418   |
| Nilai buku                                            | (201.675) | (344.418) |
| <b>Laba (rugi) penjualan agunan yang diambil alih</b> | <b>-</b>  | <b>-</b>  |

Aset lain-lain

|                                                 | 2023           | 2022           |
|-------------------------------------------------|----------------|----------------|
| Tagihan administrasi kredit                     | 20.452         | 24.414         |
| Persediaan barang cetakan dan alat tulis kantor | 10.320         | 7.761          |
| Setoran jaminan                                 | 9.268          | 9.682          |
| Tagihan terkait dengan transaksi ATM            | 8.613          | 9.585          |
| Uang muka sewa gedung kantor                    | 195            | 428            |
| Uang muka renovasi dan perbaikan                | 50             | 401            |
| Subsidi bunga kredit                            | -              | 516            |
| Tagihan asuransi                                | -              | 10.410         |
| Lain-lain                                       | 327.446        | 526.633        |
| <b>Jumlah</b>                                   | <b>376.344</b> | <b>589.830</b> |

17. INTANGIBLE ASSET (continued)

Amortization charged to general and administrative expenses amounted to Rp11,309 and Rp9,082 for the year ended December 31, 2023 and 2022 (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, 2023 and 2022.

18. FORECLOSED ASSETS AND OTHER ASSETS

Foreclosed assets

The details of foreclosed assets are as follows:

|                                   | 2023           | 2022             |                                 |
|-----------------------------------|----------------|------------------|---------------------------------|
| Saldo awal tahun                  | 1.465.134      | 2.202.065        | Balance at beginning of year    |
| Penambahan                        | -              | -                | Additions                       |
| Pengurangan                       | (201.675)      | (344.418)        | Less                            |
| Hapus buku                        | -              | (392.513)        | Written-off                     |
| Saldo akhir tahun                 | 1.263.459      | 1.465.134        | Balance at end of year          |
| Cadangan kerugian penurunan nilai | (327.349)      | (241.838)        | Allowance for impairment losses |
| <b>Jumlah – bersih</b>            | <b>936.110</b> | <b>1.223.296</b> | <b>Total – net</b>              |

The changes of impairment losses on foreclosed assets are as follows:

|                                        | 2023           | 2022           |                                     |
|----------------------------------------|----------------|----------------|-------------------------------------|
| Saldo awal tahun                       | 241.838        | 372.376        | Balance at beginning of year        |
| Penyisihan tahun berjalan (Catatan 34) | 87.684         | 261.975        | Provision during the year (Note 34) |
| Hapus buku                             | (2.173)        | (392.513)      | Written-off                         |
| <b>Saldo akhir tahun</b>               | <b>327.349</b> | <b>241.838</b> | <b>Balance at end of year</b>       |

The Bank assesses the impairment of foreclosed assets individually by using objective evidences of impairment.

Management believes that allowance for impairment losses of foreclosed assets as of December 31, 2023 and 2022 is adequate to cover possible losses

The details on sale on foreclosed assets are as follows:

|                                                       | 2023      | 2022      |                                                   |
|-------------------------------------------------------|-----------|-----------|---------------------------------------------------|
| Hasil penyelesaian agunan yang diambil alih           | 201.675   | 344.418   | The result of the completion of foreclosed assets |
| Nilai buku                                            | (201.675) | (344.418) | Book value                                        |
| <b>Laba (rugi) penjualan agunan yang diambil alih</b> | <b>-</b>  | <b>-</b>  | <b>Profit (loss) on sale of foreclosed assets</b> |

Other assets

|                                                 | 2023           | 2022           |                                      |
|-------------------------------------------------|----------------|----------------|--------------------------------------|
| Tagihan administrasi kredit                     | 20.452         | 24.414         | Loan administration charges          |
| Persediaan barang cetakan dan alat tulis kantor | 10.320         | 7.761          | Printing items and stationery        |
| Setoran jaminan                                 | 9.268          | 9.682          | Guarantee deposits                   |
| Tagihan terkait dengan transaksi ATM            | 8.613          | 9.585          | Charges related to ATM transactions  |
| Uang muka sewa gedung kantor                    | 195            | 428            | Advances for office rent             |
| Uang muka renovasi dan perbaikan                | 50             | 401            | Advances for renovations and repairs |
| Subsidi bunga kredit                            | -              | 516            | Credit interest subsidy              |
| Tagihan asuransi                                | -              | 10.410         | Insurance charges                    |
| Lain-lain                                       | 327.446        | 526.633        | Others                               |
| <b>Jumlah</b>                                   | <b>376.344</b> | <b>589.830</b> | <b>Total</b>                         |

**18. AGUNAN YANG DIAMBIL ALIH DAN ASET LAIN-LAIN**

Bank melakukan penilaian atas penurunan nilai aset lain-lain secara individual dengan menggunakan bukti objektif penurunan nilai.

Pada tanggal 31 Desember 2023 dan 2022, 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**

*The Bank assesses the impairment of other assets individually by using objective evidences of impairment.*

*As of December 31, 2023 and 2022, 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:

**19. OBLIGATIONS DUE IMMEDIATELY**

*The details of obligation due immediately are as follows:*

|                                                  | <b>2023</b>   | <b>2022</b>   |                                                 |
|--------------------------------------------------|---------------|---------------|-------------------------------------------------|
| <b>Pihak ketiga</b>                              |               |               | <b>Third parties</b>                            |
| <u>Rupiah</u>                                    |               |               | <u>Rupiah</u>                                   |
| Liabilitas sehubungan dengan ATM                 | 37.799        | 38.293        | Liability related to ATM                        |
| Titipan pengiriman uang dan setoran kliring      | 8.598         | 18.864        | Safe keeping remittance and deposits clearing   |
| Klaim yang belum diselesaikan                    | 5.989         | 1.612         | Unfinished claim                                |
| Liabilitas kepada notaris dan penilai independen | 1.497         | 2.698         | Liability to the notary and independent valuers |
| Liabilitas kepada Perusahaan asuransi            | 1.015         | 823           | Liability to insurance Companies                |
| Titipan setoran                                  | 833           | 726           | Repayment deposits                              |
| Lain-lain                                        | 38.600        | 24.056        | Others                                          |
| Sub jumlah                                       | 94.331        | 87.072        | Sub total                                       |
| <u>Mata Uang Asing</u>                           |               |               | <u>Foreign Currency</u>                         |
| Lain-lain                                        | 1.380         | 22            | Others                                          |
| Sub jumlah                                       | 1.380         | 22            | Sub total                                       |
| <b>Jumlah</b>                                    | <b>95.711</b> | <b>87.094</b> | <b>Total</b>                                    |

Liabilitas sehubungan dengan ATM merupakan liabilitas sehubungan dengan pemakaian ATM jaringan ALTO dan Prima.

*Liability related to ATM represents liability related to the use of ALTO and Prima ATM networks.*

Titipan setoran merupakan titipan setoran nasabah yang belum diselesaikan.

*Repayment deposits represent deposits of customers that have not been resolved.*

**20. SIMPANAN NASABAH**

Rincian simpanan nasabah adalah sebagai berikut:

**20. DEPOSITS FROM CUSTOMER**

*The details of customer deposits are as follows:*

|                                    | <b>2023</b>       | <b>2022</b>       |                                  |
|------------------------------------|-------------------|-------------------|----------------------------------|
| <b>Pihak berelasi (Catatan 37)</b> |                   |                   | <b>Related parties (Note 37)</b> |
| Giro                               | 337.908           | 295.945           | Demand deposits                  |
| Tabungan                           | 40.220            | 85.497            | Savings deposits                 |
| Deposito berjangka                 | 841.451           | 738.297           | Time deposits                    |
| Jumlah pihak berelasi              | 1.219.579         | 1.119.739         | Total related parties            |
| <b>Pihak ketiga</b>                |                   |                   | <b>Third parties</b>             |
| Giro                               | 6.293.507         | 6.461.793         | Demand deposits                  |
| Tabungan                           | 1.477.370         | 1.516.156         | Savings deposits                 |
| Deposito berjangka                 | 11.641.245        | 11.227.390        | Time deposits                    |
| Jumlah pihak ketiga                | 19.412.122        | 19.205.339        | Total third parties              |
| <b>Jumlah</b>                      | <b>20.631.701</b> | <b>20.325.078</b> | <b>Total</b>                     |

20. SIMPANAN NASABAH (lanjutan)

20. DEPOSITS FROM CUSTOMER (continued)

a. Giro

a. Demand Deposits

|                                    | 2023                                                                                                |                                        | 2022                                                                                                |                                        |                                  |
|------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|----------------------------------|
|                                    | Jumlah nosional mata uang asing (angka penuh)/<br>Notional amount of foreign currency (full amount) | Ekuivalen rupiah/<br>Equivalent rupiah | Jumlah nosional mata uang asing (angka penuh)/<br>Notional amount of foreign currency (full amount) | Ekuivalen rupiah/<br>Equivalent rupiah |                                  |
| <b>Pihak berelasi (Catatan 37)</b> |                                                                                                     |                                        |                                                                                                     |                                        | <b>Related parties (Note 37)</b> |
| Rupiah                             | -                                                                                                   | 309.452                                | -                                                                                                   | 242.534                                | Rupiah                           |
| Mata uang asing                    |                                                                                                     |                                        |                                                                                                     |                                        | Foreign currency                 |
| Dolar Amerika Serikat              | 1.326.049                                                                                           | 20.417                                 | 3.430.928                                                                                           | 53.411                                 | United States Dollar             |
| Dolar Australia                    | 200                                                                                                 | 2                                      | -                                                                                                   | -                                      | Australian Dollar                |
| Dolar Singapura                    | 688.349                                                                                             | 8.037                                  | -                                                                                                   | -                                      | Singapore Dollar                 |
| Sub jumlah                         |                                                                                                     | 337.908                                |                                                                                                     | 295.945                                | Sub total                        |
| <b>Pihak ketiga</b>                |                                                                                                     |                                        |                                                                                                     |                                        | <b>Third parties</b>             |
| Rupiah                             | -                                                                                                   | 5.691.092                              | -                                                                                                   | 5.702.123                              | Rupiah                           |
| Mata uang asing                    |                                                                                                     |                                        |                                                                                                     |                                        | Foreign currency                 |
| Dolar Amerika Serikat              | 38.695.716                                                                                          | 595.798                                | 46.432.245                                                                                          | 722.834                                | United States Dollar             |
| Dolar Singapura                    | 502.283                                                                                             | 5.865                                  | 3.109.712                                                                                           | 36.051                                 | Singapore Dollar                 |
| Yen Jepang                         | 6.526.862                                                                                           | 711                                    | 6.538.862                                                                                           | 770                                    | Japanese Yen                     |
| Yuan China                         | 4.655                                                                                               | 10                                     | -                                                                                                   | -                                      | Chinese Yuan                     |
| Euro Eropa                         | 1.818                                                                                               | 31                                     | 900                                                                                                 | 15                                     | European Euro                    |
| Sub jumlah                         |                                                                                                     | 6.293.507                              |                                                                                                     | 6.461.793                              | Sub total                        |
| <b>Jumlah</b>                      |                                                                                                     | <b>6.631.415</b>                       |                                                                                                     | <b>6.757.738</b>                       | <b>Total</b>                     |

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat giro yang dijadikan jaminan tunai atas kredit yang diberikan.

As of December 31, 2023 and 2022, there are no demand deposits used as cash collateral for loans granted.

b. Tabungan

b. Savings Deposits

i. Berdasarkan mata uang dan pihak

i. By currency and party

|                                    | 2023                                                                                                |                                        | 2022                                                                                                |                                        |                                  |
|------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|----------------------------------|
|                                    | Jumlah nosional mata uang asing (angka penuh)/<br>Notional amount of foreign currency (full amount) | Ekuivalen rupiah/<br>Equivalent rupiah | Jumlah nosional mata uang asing (angka penuh)/<br>Notional amount of foreign currency (full amount) | Ekuivalen rupiah/<br>Equivalent rupiah |                                  |
| <b>Pihak berelasi (Catatan 37)</b> |                                                                                                     |                                        |                                                                                                     |                                        | <b>Related parties (Note 37)</b> |
| Rupiah                             | -                                                                                                   | 40.220                                 | -                                                                                                   | 85.497                                 | Rupiah                           |
| <b>Pihak ketiga</b>                |                                                                                                     |                                        |                                                                                                     |                                        | <b>Third parties</b>             |
| Rupiah                             | -                                                                                                   | 1.477.370                              | -                                                                                                   | 1.516.156                              | Rupiah                           |
| <b>Jumlah</b>                      |                                                                                                     | <b>1.517.590</b>                       |                                                                                                     | <b>1.601.653</b>                       | <b>Total</b>                     |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2023**  
**(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, 2023**  
**(Expressed in million Rupiah, unless otherwise stated)**

**20. SIMPANAN NASABAH (lanjutan)**

- b. Tabungan (lanjutan)
- ii. Berdasarkan jenis

|                                   | 2023a            | 2022             |
|-----------------------------------|------------------|------------------|
| Tabungan Artha                    | 929.461          | 938.601          |
| Tabungan Wira                     | 300.020          | 294.792          |
| Tabungan Artha Payroll            | 187.631          | 234.611          |
| Tabungan Artha Setoran Bulanan    | 31.102           | 47.961           |
| Tabungan Artha Karyawan           | 22.017           | 29.127           |
| Tabungan Prega Prestasi           | 12.676           | 12.833           |
| Tabunganku                        | 11.856           | 16.613           |
| Tabungan Pintar                   | 8.112            | 8.639            |
| Tabungan Prega QQ                 | 6.286            | 7.530            |
| Tabungan Prega Gemilang           | 3.473            | 2.914            |
| Tabungan Artha Hold Dana          | 2.100            | 3.107            |
| Tabungan Prega Edusave            | 1.221            | 2.446            |
| Tabungan Icon                     | 927              | 333              |
| Tabungan Simpanan Pelajar         | 386              | 227              |
| Tabungan Artha KUR                | 190              | 291              |
| Tabungan Prestasi gemilang        | 111              | 86               |
| Tabungan Basic Saving Account     | 21               | 21               |
| Tabungan Artha Care               | -                | 1.509            |
| Tabungan Pintar Reg lebih 5 Tahun | -                | 11               |
| Tabungan Artha Telesindo          | -                | 1                |
| <b>Jumlah</b>                     | <b>1.517.590</b> | <b>1.601.653</b> |

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat tabungan yang dijadikan jaminan tunai atas kredit yang diberikan.

- c. Deposito Berjangka
- i. Berdasarkan mata uang dan pihak

|                                    | 2023                                                                                                |                                        |
|------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|
|                                    | 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                             | -                                                                                                   | 764.560                                |
| Mata uang asing                    |                                                                                                     |                                        |
| Dolar Amerika Serikat              | 4.992.283                                                                                           | 76.866                                 |
| Dolar Singapura                    | 2.173                                                                                               | 25                                     |
| Sub jumlah                         |                                                                                                     | 841.451                                |
| <b>Pihak ketiga</b>                |                                                                                                     |                                        |
| Rupiah                             | -                                                                                                   | 10.697.693                             |
| Mata uang asing                    |                                                                                                     |                                        |
| Dolar Amerika Serikat              | 59.906.439                                                                                          | 922.380                                |
| Dolar Singapura                    | 1.813.236                                                                                           | 21.172                                 |
| Sub jumlah                         |                                                                                                     | 11.641.245                             |
| <b>Jumlah</b>                      |                                                                                                     | <b>12.482.696</b>                      |

**20. DEPOSITS FROM CUSTOMER (continued)**

- b. Savings Deposits (continued)
- ii. By type

|                                 |
|---------------------------------|
| Artha savings                   |
| Wira savings                    |
| Artha Payroll savings           |
| Artha Setoran Bulanan savings   |
| Artha Karyawan savings          |
| Prega Prestasi savings          |
| Tabunganku                      |
| Pintar savings                  |
| Prega QQ savings                |
| Prega Gemilang savings          |
| Artha Hold Dana savings         |
| Prega Edusave savings           |
| Icon savings                    |
| Student savings                 |
| Artha KUR savings               |
| Prestasi gemilang savings       |
| Basic Savings Account savings   |
| Artha Care savings              |
| Pintar Savings Reg over 5 years |
| Artha Telesindo savings         |
| <b>Total</b>                    |

As of December 31, 2023 and 2022, there are no savings deposits used as cash collateral for loans granted.

- c. Time Deposits
- i. By currency and party

|                                  | 2022                                                                                                |                                        |                      |
|----------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|----------------------|
|                                  | 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                           | -                                                                                                   | 604.675                                | Rupiah               |
| Mata uang asing                  |                                                                                                     |                                        | Foreign currency     |
| Dolar Amerika Serikat            | 8.583.438                                                                                           | 133.622                                | United States Dollar |
| Dolar Singapura                  |                                                                                                     |                                        | Singapore Dollar     |
| Sub total                        |                                                                                                     | 738.297                                | Sub total            |
| <b>Third parties</b>             |                                                                                                     |                                        |                      |
| Rupiah                           | -                                                                                                   | 10.532.809                             | Rupiah               |
| Mata uang asing                  |                                                                                                     |                                        | Foreign currencies   |
| Dolar Amerika Serikat            | 41.101.957                                                                                          | 639.855                                | United States Dollar |
| Dolar Singapura                  | 4.720.671                                                                                           | 54.726                                 | Singapore Dollar     |
| Sub total                        |                                                                                                     | 11.227.390                             | Sub total            |
| <b>Total</b>                     |                                                                                                     | <b>11.965.687</b>                      | <b>Total</b>         |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2023**  
**(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, 2023**  
**(Expressed in million Rupiah, unless otherwise stated)**

**20. SIMPANAN NASABAH (lanjutan)**

- c. Deposito Berjangka (lanjutan)  
ii. Berdasarkan periode deposito berjangka

|                        | <b>2023</b>       | <b>2022</b>       |
|------------------------|-------------------|-------------------|
| <u>Rupiah</u>          |                   |                   |
| 1 bulan                | 6.510.315         | 2.018.082         |
| 3 bulan                | 3.314.324         | 789.979           |
| 6 bulan                | 1.355.916         | 1.331.419         |
| 12 bulan               | 281.698           | 6.998.003         |
| Sub jumlah             | 11.462.253        | 11.137.483        |
| <u>Mata Uang Asing</u> |                   |                   |
| 1 bulan                | 592.705           | 159.136           |
| 3 bulan                | 230.372           | 27.575            |
| 6 bulan                | 178.857           | 57.097            |
| 12 bulan               | 18.509            | 584.396           |
| Sub jumlah             | 1.020.443         | 828.204           |
| <b>Jumlah</b>          | <b>12.482.696</b> | <b>11.965.687</b> |

- iii. Berdasarkan sisa umur sampai dengan jatuh tempo

|                          | <b>2023</b>       | <b>2022</b>       |
|--------------------------|-------------------|-------------------|
| <u>Rupiah</u>            |                   |                   |
| Kurang dari 1 bulan      | 9.432.290         | 9.323.098         |
| 1 sampai dengan 3 bulan  | 1.561.429         | 1.425.128         |
| 3 sampai dengan 6 bulan  | 242.574           | 291.004           |
| 6 sampai dengan 12 bulan | 225.960           | 98.253            |
| Jumlah Rupiah            | 11.462.253        | 11.137.483        |
| <u>Mata Uang Asing</u>   |                   |                   |
| Kurang dari 1 bulan      | 780.936           | 639.770           |
| 1 sampai dengan 3 bulan  | 212.410           | 57.720            |
| 3 sampai dengan 6 bulan  | 16.706            | 107.021           |
| 6 sampai dengan 12 bulan | 10.391            | 23.693            |
| Jumlah Mata Uang Asing   | 1.020.443         | 828.204           |
| <b>Jumlah</b>            | <b>12.482.696</b> | <b>11.965.687</b> |

Pada tanggal 31 Desember 2023 dan 2022, deposito berjangka yang dijadikan sebagai jaminan tunai atas kredit yang diberikan adalah sebagai berikut:

|                             | <b>2023</b>      | <b>2022</b>    |
|-----------------------------|------------------|----------------|
| Pihak ketiga                | 1.343.865        | 134.422        |
| <b>Jumlah (Catatan 13f)</b> | <b>1.343.865</b> | <b>134.422</b> |

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                        | <b>2023</b> | <b>2022</b> |
|------------------------|-------------|-------------|
| <u>Rupiah</u>          |             |             |
| Giro                   | 0,82%       | 0,78%       |
| Tabungan               | 0,75%       | 0,95%       |
| Deposito berjangka     | 3,73%       | 2,97%       |
| <u>Mata Uang Asing</u> |             |             |
| Giro                   | 0,01%       | 0,06%       |
| Deposito berjangka     | 1,52%       | 0,48%       |

**20. DEPOSITS FROM CUSTOMER (continued)**

- c. Time Deposits (continued)  
ii. By time deposits period

|                           |  |
|---------------------------|--|
| <u>Rupiah</u>             |  |
| 1 month                   |  |
| 3 months                  |  |
| 6 months                  |  |
| 12 months                 |  |
| Sub total                 |  |
| <u>Foreign Currencies</u> |  |
| 1 month                   |  |
| 3 months                  |  |
| 6 months                  |  |
| 12 months                 |  |
| Sub total                 |  |
| <b>Total</b>              |  |

- iii. By currency and party

|                           |  |
|---------------------------|--|
| <u>Rupiah</u>             |  |
| Less than 1 month         |  |
| 1 up to 3 months          |  |
| 3 up to 6 months          |  |
| 6 up to 12 months         |  |
| Total Rupiah              |  |
| <u>Foreign Currencies</u> |  |
| Less than 1 month         |  |
| 1 up to 3 months          |  |
| 3 up to 6 months          |  |
| 6 up to 12 months         |  |
| Total Foreign Currency    |  |
| <b>Total</b>              |  |

As of December 31, 2023 and 2022, time deposits used as cash collateral for loan granted are as follows:

The average interest rates per annum are as follows:

|                           |  |
|---------------------------|--|
| <u>Rupiah</u>             |  |
| Demand deposits           |  |
| Savings deposits          |  |
| Time deposits             |  |
| <u>Foreign Currencies</u> |  |
| Demand deposits           |  |
| Time deposits             |  |

**21. SIMPANAN DARI BANK LAIN**

Rincian simpanan dari bank lain adalah sebagai berikut:

|                                                                   | <b>2023</b>    | <b>2022</b>   |                                                         |
|-------------------------------------------------------------------|----------------|---------------|---------------------------------------------------------|
| <u>Rupiah</u>                                                     |                |               | <u>Rupiah</u>                                           |
| Giro                                                              | 33.436         | 15.641        | Demand deposits                                         |
| Deposito berjangka                                                | 3.522          | 3.000         | Time deposits                                           |
| Deposito on call                                                  | 300.000        | -             | Deposito on call                                        |
| <b>Jumlah</b>                                                     | <b>336.958</b> | <b>18.641</b> | <b>Total</b>                                            |
| a. Giro                                                           |                |               | a. Demand Deposits                                      |
| i. Berdasarkan mata uang dan pihak                                |                |               | i. By currency and party                                |
| <u>Rupiah</u>                                                     | <b>2023</b>    | <b>2022</b>   | <u>Rupiah</u>                                           |
| Pihak ketiga                                                      | 33.436         | 5.641         | Third parties                                           |
| b. Deposito berjangka                                             |                |               | b. Time deposits                                        |
| i. Berdasarkan mata uang dan pihak                                |                |               | i. By currency and party                                |
| <u>Rupiah</u>                                                     | <b>2023</b>    | <b>2022</b>   | <u>Rupiah</u>                                           |
| Pihak ketiga                                                      | 3.522          | 3.000         | Third parties                                           |
| ii. Berdasarkan jangka waktu                                      |                |               | ii. By maturity                                         |
| <u>Rupiah</u>                                                     | <b>2023</b>    | <b>2022</b>   | <u>Rupiah</u>                                           |
| 1 bulan                                                           | 3.522          | 3.000         | 1 month                                                 |
| iii. Berdasarkan sisa umur sampai dengan jatuh tempo              |                |               | iii. Based on remaining period until maturity           |
| <u>Rupiah</u>                                                     | <b>2023</b>    | <b>2022</b>   | <u>Rupiah</u>                                           |
| Kurang dari 1 bulan                                               | 3.522          | 3.000         | Less than 1 month                                       |
| c. Deposito on call                                               |                |               | c. Deposito on call                                     |
| i. Berdasarkan mata uang dan pihak                                |                |               | i. By currency and party                                |
| <u>Rupiah</u>                                                     | <b>2023</b>    | <b>2022</b>   | <u>Rupiah</u>                                           |
| Pihak ketiga                                                      | 300.000        | -             | Third parties                                           |
| ii. Berdasarkan jangka waktu                                      |                |               | ii. By maturity                                         |
| <u>Rupiah</u>                                                     | <b>2023</b>    | <b>2022</b>   | <u>Rupiah</u>                                           |
| 1 bulan                                                           | 300.000        | -             | 1 month                                                 |
| iii. Berdasarkan sisa umur sampai dengan jatuh tempo              |                |               | iii. Based on remaining period until maturity           |
| <u>Rupiah</u>                                                     | <b>2023</b>    | <b>2022</b>   | <u>Rupiah</u>                                           |
| Kurang dari 1 bulan                                               | 300.000        | -             | Less than 1 month                                       |
| d. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut: |                |               | d. The average interest rates per annum are as follows: |
| <u>Rupiah</u>                                                     | <b>2023</b>    | <b>2022</b>   | <u>Rupiah</u>                                           |
| Giro                                                              | 1,78%          | 0,89%         | Demand deposits                                         |
| Deposito berjangka                                                | 6,15%          | 2,90%         | Time deposits                                           |
| Deposito on call                                                  | 6,35%          | -             | Deposito on call                                        |

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat simpanan dari bank lain yang dijadikan jaminan.

As of December 31, 2023 and 2022, there are no deposits from other banks used as collateral.



**22. PERPAJAKAN**

**a. Utang pajak**

|                         | 2023          | 2022          |
|-------------------------|---------------|---------------|
| Pajak penghasilan       |               |               |
| Pasal 4 (2)             | 8.816         | 7.600         |
| Pasal 21                | 2.499         | 2.191         |
| Pasal 23                | 213           | 339           |
| Pasal 26                | 23            | 2             |
| Sub jumlah              | 11.551        | 10.132        |
| Pajak pertambahan nilai | 162           | 738           |
| <b>Jumlah</b>           | <b>11.713</b> | <b>10.870</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.

Untuk tahun pajak 2023 dan 2022, 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. 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).

**22. TAXATION**

**a. Taxes payable**

*Income tax*  
*Article 4 (2)*  
*Article 21*  
*Article 23*  
*Article 26*  
*Sub total*  
*Value added tax*  
*Total*

**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.*

*For the fiscal year 2023 and 2022, 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 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 referred to above may only own shares of less than 5% (five percent) of the total paid-up shares;*
3. *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).*

22. PERPAJAKAN (lanjutan)

b. Pajak penghasilan (lanjutan)

Pajak penghasilan badan PT Bank Artha Graha Internasional Tbk untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 telah dihitung dengan menggunakan tarif pajak 19%.

Manfaat (beban) pajak penghasilan terdiri dari:

|                                                   | 2023          | 2022            |
|---------------------------------------------------|---------------|-----------------|
| Pajak kini                                        |               |                 |
| tahun berjalan                                    | -             | -               |
| Pajak tangguhan                                   |               |                 |
| tahun berjalan                                    | 36.604        | (14.144)        |
| <b>Beban (manfaat) pajak penghasilan – bersih</b> | <b>36.604</b> | <b>(14.144)</b> |

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 2023 dan 2022 adalah sebagai berikut:

|                                                                                                    | 2023             | 2022             |
|----------------------------------------------------------------------------------------------------|------------------|------------------|
| Laba sebelum manfaat pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain | 183.357          | 69.141           |
| Beda temporer:                                                                                     |                  |                  |
| Penyisihan imbalan pasca kerja karyawan                                                            | (3.636)          | (13.017)         |
| Pemulihan kerugian penurunan nilai aset keuangan dan non-keuangan                                  | 8.669            | (142.094)        |
| Beda tetap:                                                                                        |                  |                  |
| Sumbangan                                                                                          | 9.295            | 5.300            |
| <b>Taksiran laba (rugi) kena pajak</b>                                                             | <b>197.685</b>   | <b>(80.670)</b>  |
| <b>Kompensasi rugi fiskal tahun:</b>                                                               |                  |                  |
| - 2020                                                                                             | (336.669)        | (534.354)        |
| - 2022                                                                                             | (80.670)         | (80.670)         |
| <b>Akumulasi rugi fiskal</b>                                                                       | <b>(417.339)</b> | <b>(615.024)</b> |

Laba kena pajak hasil rekonsiliasi untuk tahun yang berakhir pada tanggal 31 Desember 2023 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 2023 telah sesuai dengan SPT yang akan disampaikan ke Kantor Pelayanan Pajak.

22. TAXATION (continued)

b. Income tax (continued)

Corporate income tax of PT Bank Artha Graha Internasional Tbk for the year ended December 31, 2023 and 2022 are calculated using the tax rate of 19%.

Income tax benefit (expense) consists of:

|                                           | 2023            | 2022            |
|-------------------------------------------|-----------------|-----------------|
| Current tax                               |                 |                 |
| current year                              | -               | -               |
| Deferred tax                              |                 |                 |
| current year                              | (14.144)        | (14.144)        |
| <b>Income tax expense (benefit) – net</b> | <b>(14.144)</b> | <b>(14.144)</b> |

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, 2023 and 2022 are as follows:

|                                                                                                 | 2023             | 2022             |
|-------------------------------------------------------------------------------------------------|------------------|------------------|
| Income before income tax benefit per statement of profit or loss and other comprehensive income | 183.357          | 69.141           |
| Temporary differences:                                                                          |                  |                  |
| Provision for post-employment benefits                                                          | (3.636)          | (13.017)         |
| Reversal of impairment losses on financial and non-financial assets                             | 8.669            | (142.094)        |
| Permanent differences:                                                                          |                  |                  |
| Donation                                                                                        | 9.295            | 5.300            |
| <b>Estimated taxable income (loss)</b>                                                          | <b>197.685</b>   | <b>(80.670)</b>  |
| <b>Fiscal loss compensation for year:</b>                                                       |                  |                  |
| - 2020                                                                                          | (336.669)        | (534.354)        |
| - 2022                                                                                          | (80.670)         | (80.670)         |
| <b>Accumulated fiscal losses</b>                                                                | <b>(417.339)</b> | <b>(615.024)</b> |

Taxable income which is resulted from reconciliation for the year ended December 31, 2023 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, 2023 is in accordance with SPT will be 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 2023 dan 2022 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:

|                                                                                                    | 2023          | 2022          |
|----------------------------------------------------------------------------------------------------|---------------|---------------|
| Laba sebelum manfaat pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain | 183.357       | 69.141        |
| Beban pajak penghasilan dengan tarif pajak yang berlaku                                            | 34.838        | 13.137        |
| Pengaruh pajak atas beda tetap pada tarif pajak yang berlaku                                       | 1.766         | 1.007         |
| <b>Beban pajak penghasilan – bersih</b>                                                            | <b>36.604</b> | <b>14.144</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 2023 dan 2022 adalah sebagai berikut:

|                                                                                                                              | 2023               |                                                                                                  |                                                                                                             |                      |                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|----------------------|------------------------------------------------------------------------------------------------------|
|                                                                                                                              | 1 Jan/ Jan 1, 2023 | 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, 2023 |                                                                                                      |
| Rugi fiskal                                                                                                                  | 140.263            | (37.560)                                                                                         | -                                                                                                           | 102.703              | Fiscal loss                                                                                          |
| Liabilitas imbalan pasca kerja                                                                                               | 23.560             | (691)                                                                                            | (284)                                                                                                       | 22.585               | Post employment benefits liability                                                                   |
| Cadangan kerugian penurunan nilai                                                                                            | 151.157            | 1.647                                                                                            | -                                                                                                           | 152.804              | 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 | (3.322)            | -                                                                                                | 2.778                                                                                                       | (544)                | (Loss)/gain on changes in value of financial assets at fair value through other comprehensive income |
| dikurangi pajak                                                                                                              |                    |                                                                                                  |                                                                                                             |                      | after tax                                                                                            |
| <b>Jumlah</b>                                                                                                                | <b>304.870</b>     | <b>(36.604)</b>                                                                                  | <b>2.494</b>                                                                                                | <b>270.760</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 2023 and 2023 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 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, 2023 and 2022 is as follows:

22. PERPAJAKAN (lanjutan)

22. TAXATION (continued)

b. Pajak penghasilan (lanjutan)

b. Income tax (continued)

Pajak tangguhan (lanjutan)

Deferred tax (continued)

|                                                                                                                                                                | 2022                  |                                                                                                                       |                                                                                                                                     |                            |                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                | 1 Jan/ Jan 1,<br>2022 | 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/ Credited<br>(charged) to<br>other<br>comprehensive<br>income | 31 Des/<br>Dec 31,<br>2022 |                                                                                                                            |
| Rugi fiskal                                                                                                                                                    | 124.936               | 15.327                                                                                                                | -                                                                                                                                   | 140.263                    | Fiscal loss                                                                                                                |
| Liabilitas imbalan pasca<br>kerja                                                                                                                              | 29.217                | (2.473)                                                                                                               | (3.184)                                                                                                                             | 23.560                     | Post employment benefits<br>liability                                                                                      |
| Cadangan kerugian<br>penurunan nilai                                                                                                                           | 178.155               | (26.998)                                                                                                              | -                                                                                                                                   | 151.157                    | 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 | (7.579)               | -                                                                                                                     | 4.257                                                                                                                               | (3.322)                    | (Loss)/gain on changes in<br>value of financial assets<br>at fair value through other<br>comprehensive income<br>after tax |
| <b>Jumlah</b>                                                                                                                                                  | <b>317.941</b>        | <b>(14.144)</b>                                                                                                       | <b>1.073</b>                                                                                                                        | <b>304.870</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:

|                           | 2023                                                                                                |                                        | 2022                                                                                                |                                        |
|---------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|
|                           | 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  | -                                                                                                   | 23.280                                 | -                                                                                                   | 17.182                                 |
| Bunga giro                | -                                                                                                   | 1.039                                  | -                                                                                                   | -                                      |
| Bunga tabungan            | -                                                                                                   | 2                                      | -                                                                                                   | 1                                      |
| Simpanan dari bank lain   |                                                                                                     |                                        |                                                                                                     |                                        |
| Bunga deposito berjangka  | -                                                                                                   | 199                                    | -                                                                                                   | -                                      |
| LTN Subordinasi I tahap I | -                                                                                                   | 104                                    | -                                                                                                   | 104                                    |
| Sub jumlah                |                                                                                                     | 24.624                                 |                                                                                                     | 17.287                                 |
| <b>Mata Uang Asing</b>    |                                                                                                     |                                        |                                                                                                     |                                        |
| Simpanan nasabah          |                                                                                                     |                                        |                                                                                                     |                                        |
| Bunga deposito berjangka  | USD 138.707                                                                                         | 2.136                                  | USD 74.821                                                                                          | 1.165                                  |
|                           | SGD (5.753)                                                                                         | (67)                                   | SGD (1.151)                                                                                         | (14)                                   |
| Sub jumlah                |                                                                                                     | 2.069                                  |                                                                                                     | 1.151                                  |
| <b>Jumlah</b>             |                                                                                                     | <b>26.693</b>                          |                                                                                                     | <b>18.438</b>                          |

23. ACCRUED INTEREST PAYABLES

The details of accrued interest payables are as follows:

|                            |
|----------------------------|
| <b>Rupiah</b>              |
| Deposits from customers    |
| Interest on time deposits  |
| current account interest   |
| Saving deposits            |
| Deposits from other banks  |
| Interest on time deposits  |
| Subordinated LTN I stage I |
| Sub total                  |
| <b>Foreign Currencies</b>  |
| Deposits from customers    |
| Interest on time deposits  |
| Sub total                  |
| <b>Total</b>               |

24. LIABILITAS LAIN-LAIN

Rincian liabilitas lain-lain adalah sebagai berikut:

|                             | 2023           | 2022           |
|-----------------------------|----------------|----------------|
| <b>Pihak ketiga</b>         |                |                |
| <b>Rupiah</b>               |                |                |
| Utang lain-lain             | 250.033        | 267.293        |
| Operasional                 | 102.515        | 71.276         |
| Pendapatan diterima di muka | 9.579          | 12.367         |
| Gaji dan tunjangan          | 3.675          | 2.142          |
| Setoran jaminan             | 2.209          | 8.125          |
| Lain-lain                   | 9.140          | 9.524          |
| Sub jumlah                  | 377.151        | 370.727        |
| <b>Mata Uang Asing</b>      |                |                |
| Operasional                 | 856            | 865            |
| Setoran jaminan             | -              | 66             |
| Sub jumlah                  | 856            | 931            |
| <b>Jumlah</b>               | <b>378.007</b> | <b>371.658</b> |

24. OTHER LIABILITIES

The details of other liabilities are as follows:

|                           |
|---------------------------|
| <b>Third parties</b>      |
| <b>Rupiah</b>             |
| Other payables            |
| Operational               |
| Unearned revenues         |
| Salaries and allowances   |
| Guarantee deposits        |
| Others                    |
| Sub total                 |
| <b>Foreign Currencies</b> |
| Operational               |
| Guarantee deposits        |
| 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 operations.

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 2023 dan 2022 masing-masing sejumlah 1.114 karyawan dan 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 13 Februari 2024 dan Kantor Konsultan Aktuaria Agus Susanto tanggal 21 Februari 2023 untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022.

**a. Beban imbalan pasca kerja**

|                 | 2023          | 2022          |
|-----------------|---------------|---------------|
| Biaya bunga     | 10.428        | 10.390        |
| Biaya jasa kini | 8.928         | 10.764        |
| <b>Jumlah</b>   | <b>19.356</b> | <b>21.154</b> |

**b. Liabilitas imbalan pasca kerja**

|                                    | 2023    | 2022    |
|------------------------------------|---------|---------|
| Nilai kini kewajiban imbalan pasti | 118.875 | 124.006 |

Perubahan nilai kini kewajiban imbalan pasti pada tahun berjalan adalah sebagai berikut:

|                          | 2023           | 2022           |
|--------------------------|----------------|----------------|
| Saldo awal tahun         | 124.006        | 153.778        |
| Biaya jasa kini          | 8.928          | 10.764         |
| Biaya bunga              | 10.428         | 10.390         |
| Keuntungan aktuarial     | (1.495)        | (16.756)       |
| Pembayaran manfaat       | (22.992)       | (34.170)       |
| <b>Saldo akhir tahun</b> | <b>118.875</b> | <b>124.006</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 2016. The number of Bank employees who are entitled to post-employment benefits as of December 31, 2023 and 2022 is 1,114 employees and 1,233 employees, respectively.

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 13, 2024 and Actuarial Consulting Office of Agus Susanto dated February 21, 2023 for the year ended December 31, 2023 and 2022.

**a. Post-employment benefits expense**

Interest cost  
Current 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  
**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:

|                                        | 2023           | 2022           |
|----------------------------------------|----------------|----------------|
| Saldo awal tahun                       | 124.006        | 153.778        |
| Beban imbalan pasca kerja (Catatan 31) | 19.356         | 21.154         |
| Pembayaran manfaat                     | (22.992)       | (34.170)       |
| Keuntungan aktuarial                   | (1.495)        | (16.756)       |
| <b>Saldo akhir tahun</b>               | <b>118.875</b> | <b>124.006</b> |

Perubahan pengukuran kembali kerugian aktuarial pada tahun berjalan adalah sebagai berikut:

|                          | 2023          | 2022          |
|--------------------------|---------------|---------------|
| Saldo awal tahun         | 74.595        | 57.839        |
| Keuntungan aktuarial     | 1.495         | 16.756        |
| <b>Saldo akhir tahun</b> | <b>76.090</b> | <b>74.595</b> |

Asumsi-asumsi utama yang digunakan dalam menghitung liabilitas imbalan pasca kerja pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

|                       | 2023                     |
|-----------------------|--------------------------|
| Usia pensiun normal   | 55 tahun/years           |
| Tingkat mortalita     | TMI-IV (2019)            |
| Tingkat kenaikan gaji | 7% per tahun/per annum   |
| Tingkat bunga         | 6,7% per tahun/per annum |

Rincian nilai kini kewajiban imbalan pasti, defisit program dan penyesuaian pengalaman yang timbul pada liabilitas program untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan empat periode tahunan sebelumnya adalah sebagai berikut:

|                                                | 2023    | 2022    | 2021    | 2020    | 2019    |
|------------------------------------------------|---------|---------|---------|---------|---------|
| Nilai kini kewajiban imbalan pasti             | 118.875 | 124.006 | 153.778 | 242.279 | 240.599 |
| Defisit program                                | 118.875 | 124.006 | 153.778 | 242.279 | 240.599 |
| Penyesuaian pengalaman pada liabilitas program | 4.474   | 652     | 37.124  | 23.868  | 9.397   |

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:

|                                             | 2023           | 2022           |
|---------------------------------------------|----------------|----------------|
| Balance at beginning of year                | 124.006        | 153.778        |
| Post-employment benefits expenses (Note 31) | 19.356         | 21.154         |
| Benefits payment                            | (22.992)       | (34.170)       |
| Actuarial gains                             | (1.495)        | (16.756)       |
| <b>Balance at end of year</b>               | <b>118.875</b> | <b>124.006</b> |

The changes in remeasurement on actuarial losses in the current year are as follows:

|                               | 2023          | 2022          |
|-------------------------------|---------------|---------------|
| Balance at beginning of year  | 74.595        | 57.839        |
| Actuarial gains               | 1.495         | 16.756        |
| <b>Balance at end of year</b> | <b>76.090</b> | <b>74.595</b> |

The principal assumptions used to determine post-employment benefits liability as of December 31, 2023 and 2022 are as follows:

|                       | 2023                     |
|-----------------------|--------------------------|
| Normal retirement age | 55 tahun/years           |
| Mortality rate        | TMI-IV (2019)            |
| Salary increase rate  | 7% per tahun/per annum   |
| Interest rate         | 7,2% per tahun/per annum |

The details of the present value of defined benefits obligation, deficit program and experience adjustments arising on the plan liabilities for the year ended December 31, 2023 and the previous four years are as follows:

|                                              | 2023    | 2022    | 2021    | 2020    | 2019    |
|----------------------------------------------|---------|---------|---------|---------|---------|
| Present value of defined benefits obligation | 118.875 | 124.006 | 153.778 | 242.279 | 240.599 |
| Deficit program                              | 118.875 | 124.006 | 153.778 | 242.279 | 240.599 |
| Experience adjustments on plan liabilities   | 4.474   | 652     | 37.124  | 23.868  | 9.397   |

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 2023 dan 2022:

|                                    | 2023    | 2022    |
|------------------------------------|---------|---------|
| Kenaikan suku bunga 1%             |         |         |
| Nilai kini kewajiban imbalan pasti | 113.072 | 118.073 |
| Biaya jasa kini                    | 9.677   | 9.655   |
| Penurunan suku bunga 1%            |         |         |
| Nilai kini kewajiban imbalan pasti | 125.346 | 130.605 |
| Biaya jasa kini                    | 11.286  | 11.228  |

Rata-rata durasi kewajiban imbalan pasti adalah 11 (sebelas) tahun.

Perkiraan analisis jatuh tempo atas nilai kini kewajiban imbalan pasti pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

|                          | 2023           | 2022           |
|--------------------------|----------------|----------------|
| Kurang dari 1 tahun      | 30.400         | 26.784         |
| 1 sampai dengan 5 tahun  | 32.630         | 41.227         |
| 5 sampai dengan 10 tahun | 29.870         | 30.308         |
| Lebih dari 10 tahun      | 25.975         | 25.687         |
| <b>Jumlah</b>            | <b>118.875</b> | <b>124.006</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 2023 dan 2022.

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, 2023 and 2022:

|                                             | 2023    | 2022    |
|---------------------------------------------|---------|---------|
| Increase in interest rate of 1%             |         |         |
| Present value of defined benefit obligation | 113.072 | 118.073 |
| Current service cost                        | 9.677   | 9.655   |
| Decrease in interest rate of 1%             |         |         |
| Present value of defined benefit obligation | 125.346 | 130.605 |
| Current service cost                        | 11.286  | 11.228  |

The average duration of the defined benefit obligation is 11 (eleven) years.

Expected maturity analysis of present value of defined benefits obligation as of December 31, 2023 and 2022 is as follows:

|                    | 2023           | 2022           |
|--------------------|----------------|----------------|
| Less than 1 year   | 30.400         | 26.784         |
| 1 up to 5 years    | 32.630         | 41.227         |
| 5 up to 10 years   | 29.870         | 30.308         |
| More than 10 years | 25.975         | 25.687         |
| <b>Total</b>       | <b>118.875</b> | <b>124.006</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, 2023 and 2022.

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).

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).

**26. PINJAMAN SUBORDINASI (lanjutan)**

**Informasi Sumber Pendanaan lainnya (lanjutan)**

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.

Pinjaman subordinasi pada tanggal 31 Desember 2023 dan 2022 sebesar Rp200.000.000.000.

**27. MODAL SAHAM**

Rincian modal dasar, modal ditempatkan dan disetor penuh Bank pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

**26. SUBORDINATED LOAN (continued)**

**Other Funding Source Information (continued)**

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.

Subordinated loans as of December 31, 2023 and 2022 is Rp200,000,000,000.

**27. SHARE CAPITAL**

The details of the Bank's authorized capital, issued and fully paid as of December 31, 2023 and 2022 are as follows:

| 2023 dan/ and 2022                         |                                                                                    |                                                                            |                                                                                 |                                                 |                                      |
|--------------------------------------------|------------------------------------------------------------------------------------|----------------------------------------------------------------------------|---------------------------------------------------------------------------------|-------------------------------------------------|--------------------------------------|
| Pemegang saham                             | 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 | Shareholders                         |
| <b>Modal dasar</b>                         |                                                                                    |                                                                            |                                                                                 |                                                 | <b>Authorized capital</b>            |
| Saham biasa                                | 52.310.000.000                                                                     | 110,88                                                                     | 5.800.132.800.000                                                               | -                                               | Common stock                         |
| <b>Modal ditempatkan dan disetor penuh</b> |                                                                                    |                                                                            |                                                                                 |                                                 | <b>Issued and fully paid capital</b> |
| PT Cakra Inti Utama                        | 2.908.909.842                                                                      | 110,88                                                                     | 322.539.923.281                                                                 | 14,38%                                          | PT Cakra Inti Utama                  |
| PT Pirus Platinum Murni                    | 1.361.238.977                                                                      | 110,88                                                                     | 150.934.177.770                                                                 | 6,73%                                           | PT Pirus Platinum Murni              |
| PT Cerana Artha Putra                      | 1.322.157.253                                                                      | 110,88                                                                     | 146.600.796.213                                                                 | 6,54%                                           | PT Cerana Artha Putra                |
| PT Puspita Bisnispuri                      | 1.087.913.290                                                                      | 110,88                                                                     | 120.627.825.595                                                                 | 5,38%                                           | PT Puspita Bisnispuri                |
| 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 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.*

*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.*

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**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 2023 dan 2022 adalah sebagai berikut:

|                                                                                                                   | <b>2023 dan/ and 2022</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, 2023 and 2022 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>2023</b>      | <b>2022</b>      |
|------------------------------------------|------------------|------------------|
| Kredit yang diberikan                    |                  |                  |
| Fixed loans                              | 534.312          | 572.479          |
| Revolving loans                          | 333.705          | 293.174          |
| Konsumtif                                | 169.791          | 185.167          |
| Pinjaman rekening koran                  | 15.395           | 13.274           |
| Efek-efek                                |                  |                  |
| Obligasi Pemerintah                      | 261.539          | 194.313          |
| Obligasi Korporasi                       | 69.730           | 99.180           |
| Wesel berjangka lokal                    | 4.887            | 9.079            |
| Sekuritas Rupiah Bank Indonesia          | 706              | -                |
| Penempatan pada Bank Indonesia           |                  |                  |
| Sertifikat deposito Bank Indonesia       | 38.668           | 41.021           |
| Jasa giro Bank Indonesia                 | 34.037           | 21.646           |
| Call money                               | 16.783           | 11.427           |
| Penempatan pada bank lain dan lain- lain | 5.200            | 1.217            |
| <b>Jumlah</b>                            | <b>1.484.753</b> | <b>1.441.977</b> |

Jumlah pendapatan bunga dari pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp15.342 dan Rp17.440 (Catatan 37).

**29. INTEREST INCOME**

This account represents interest income from:

|                                         |
|-----------------------------------------|
| Loans                                   |
| Fixed loans                             |
| Revolving loans                         |
| Consumptive                             |
| Overdraft                               |
| Marketable securities                   |
| Government Bonds                        |
| Corporate Bonds                         |
| Export bill receivable                  |
| Rupiah securities of Bank Indonesia     |
| 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, 2023 and 2022 amounted to Rp15,342 and Rp17,440, respectively (Note 37).

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**30. BEBAN BUNGA**

Akun ini merupakan beban bunga atas:

|                                | 2023           | 2022           |
|--------------------------------|----------------|----------------|
| <u>Rupiah</u>                  |                |                |
| Simpanan nasabah               | 448.718        | 447.451        |
| LTN Subordinasi I tahap I      | 19.000         | 19.000         |
| Dana kelolaan tidak kena pajak | 18.674         | 20.143         |
| Simpanan dari bank lain        | 6.260          | 639            |
| Sub jumlah                     | 492.652        | 487.233        |
| <u>Mata Uang Asing</u>         |                |                |
| Simpanan nasabah               | 10.122         | 4.111          |
| Sub jumlah                     | 10.122         | 4.111          |
| <b>Jumlah</b>                  | <b>502.774</b> | <b>491.344</b> |

Jumlah beban bunga dari pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp15.422 dan Rp5.757 (Catatan 37).

**30. INTEREST EXPENSES**

This account represents interest expenses on:

|                              |                           |
|------------------------------|---------------------------|
|                              | <u>Rupiah</u>             |
| Deposits from customer       |                           |
| Subordinated LTN I stage I   |                           |
| Non-taxable management funds |                           |
| Deposits from other banks    |                           |
| 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, 2023 and 2022 amounted to Rp15,422 and Rp5,757, respectively (Note 37).

**31. BEBAN TENAGA KERJA**

Rincian beban tenaga kerja adalah sebagai berikut:

|                                  | 2023           | 2022           |
|----------------------------------|----------------|----------------|
| Gaji                             | 192.200        | 178.498        |
| Tunjangan                        | 52.193         | 49.620         |
| Imbalan pasca kerja (Catatan 25) | 19.356         | 21.154         |
| Asuransi                         | 15.467         | 15.515         |
| Lain-lain                        | 746            | 617            |
| <b>Jumlah</b>                    | <b>279.962</b> | <b>265.404</b> |

**31. EMPLOYEE EXPENSES**

The details of employee expenses are as follows:

|                                    |  |
|------------------------------------|--|
| Salaries                           |  |
| Allowances                         |  |
| Post-employment benefits (Note 25) |  |
| Insurance                          |  |
| Others                             |  |
| <b>Total</b>                       |  |

**32. BEBAN OPERASIONAL**

Rincian beban operasional adalah sebagai berikut:

|                                   | 2023           | 2022           |
|-----------------------------------|----------------|----------------|
| Operasional                       | 272.650        | 113.869        |
| Teknologi dan informasi           | 66.459         | 53.317         |
| Keamanan dan kebersihan           | 45.493         | 43.950         |
| Premi penjaminan LPS (Catatan 42) | 36.596         | 42.919         |
| Jasa profesional                  | 27.737         | 27.440         |
| Jasa <i>outsourcing</i>           | 23.189         | 23.080         |
| Komunikasi                        | 14.316         | 13.224         |
| Utilitas                          | 13.623         | 13.623         |
| Pemeliharaan                      | 13.238         | 12.683         |
| Iuran                             | 12.291         | 14.342         |
| Transportasi                      | 11.753         | 13.224         |
| Pengembangan karyawan             | 10.703         | 16.435         |
| Asuransi                          | 10.572         | 9.343          |
| Sewa peralatan                    | 9.335          | 9.667          |
| ATM                               | 5.207          | 6.960          |
| Barang cetakan                    | 4.693          | 6.740          |
| <i>Fee</i>                        | 3.301          | 2.276          |
| Pajak                             | 1.402          | 1.004          |
| Administrasi bank                 | 927            | 805            |
| Legal                             | 296            | 20             |
| Lainnya                           | 5.851          | 4.756          |
| <b>Jumlah</b>                     | <b>589.632</b> | <b>429.677</b> |

**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           |  |
| Communication                 |  |
| Utilities                     |  |
| Maintenance                   |  |
| Dues                          |  |
| Transportation                |  |
| Training                      |  |
| Insurance                     |  |
| Rent equipment                |  |
| ATM                           |  |
| Printing                      |  |
| Fee                           |  |
| Tax                           |  |
| Bank administration           |  |
| Office supplies               |  |
| Others                        |  |
| <b>Total</b>                  |  |



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**33. BEBAN UMUM DAN ADMINISTRASI**

Rincian beban umum dan administrasi adalah sebagai berikut:

|                            | <b>2023</b>    | <b>2022</b>    |
|----------------------------|----------------|----------------|
| Penyusutan (Catatan 16)    | 65.054         | 56.063         |
| Pemasaran dan promosi      | 42.365         | 30.967         |
| Perbaikan dan pemeliharaan | 15.542         | 23.055         |
| Amortisasi (Catatan 17)    | 11.309         | 9.082          |
| <b>Jumlah</b>              | <b>134.270</b> | <b>119.167</b> |

**34. KERUGIAN PENURUNAN NILAI ASET KEUANGAN DAN NON-KEUANGAN – BERSIH**

Rincian kerugian (pemulihan) penurunan nilai aset keuangan dan non-keuangan adalah sebagai berikut:

|                                       | <b>2023</b>    | <b>2022</b>    |
|---------------------------------------|----------------|----------------|
| <b>Rupiah</b>                         |                |                |
| Agunan yang diambil alih (Catatan 18) | 87.684         | 261.975        |
| Kredit yang diberikan (Catatan 13h)   | 43.491         | (25.381)       |
| Efek-efek                             | 138            | (10)           |
| Tagihan lain-lain                     | (208)          | 32             |
| Sub jumlah                            | 131.105        | 236.616        |
| <b>Mata Uang Asing</b>                |                |                |
| Giro pada bank lain                   | (67)           | 137            |
| Kredit yang diberikan (Catatan 13h)   | (27.381)       | 3.744          |
| Tagihan lain-lain                     | -              | (2)            |
| Sub jumlah                            | (27.448)       | 3.879          |
| <b>Jumlah</b>                         | <b>103.657</b> | <b>240.495</b> |

**35. PENDAPATAN (BEBAN) NON-OPERASIONAL – NETO**

Rincian pendapatan (beban) non-operasional adalah sebagai berikut:

|                                        | <b>2023</b>    | <b>2022</b>  |
|----------------------------------------|----------------|--------------|
| Laba penjualan aset tetap (Catatan 16) | 231            | 1.348        |
| Tanggung jawab sosial Korporasi        | (10.995)       | (10.246)     |
| Lain-lain                              | 7.045          | 15.028       |
| <b>Jumlah</b>                          | <b>(3.719)</b> | <b>6.130</b> |

**33. GENERAL AND ADMINISTRATIVE EXPENSES**

*The details of general and administrative expense are as follows:*

*Depreciation (Note 16)*  
*Marketing and promotion*  
*Repairs and maintenance*  
*Amortization (Note 17)*  
**Total**

**34. IMPAIRMENT LOSS ON FINANCIAL AND NON-FINANCIAL ASSETS – NET**

*Details of loss (recovery) for impairment of financial and non-financial assets are as follows:*

**Rupiah**  
*Foreclosed assets (Note 18)*  
*Loans (Note 13h)*  
*Marketable securities*  
*Other receivables*  
**Sub total**

**Foreign Currencies**  
*Current accounts in other banks*  
*Loans (Note 13h)*  
*Other receivables*  
**Sub total**  
**Total**

**35. NON-OPERATING INCOME (EXPENSES) - NET**

*The details of non-operating income (expenses) are as follows:*

*Gain on sale offced assets (Note 16)*  
*Corporate social responsibility*  
*Others*  
**Total**

**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:

|                                                                                          | 2023        |
|------------------------------------------------------------------------------------------|-------------|
| Laba tahun berjalan untuk perhitungan laba per saham dasar                               | 146.753     |
| 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>7,26</b> |
| <b>Laba per saham dilusian (nilai penuh)</b>                                             | <b>7,26</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 2023 dan 2022 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:

|                                               | 2023           | 2022           |
|-----------------------------------------------|----------------|----------------|
| <u>Laporan posisi keuangan</u>                |                |                |
| Kredit yang diberikan – bersih (Catatan13)    |                |                |
| PT Danayasa Arthatama Tbk                     | 142.969        | 73.203         |
| Panji Yudha Winata                            | 82.718         | 89.815         |
| Kharisma Arya Paksi                           | 49.364         | -              |
| Samir                                         | 22.943         | -              |
| Andi Bharata Winata                           | 10.821         | 13.217         |
| Emelia Susanto                                | 2.305          | 3.408          |
| PT Jakarta International Hotels & Development | -              | 64.605         |
| Christina Harapan                             | -              | 647            |
| <b>Jumlah – bersih</b>                        | <b>311.120</b> | <b>244.895</b> |
| Persentase dari jumlah kredit yang diberikan  | 2,56%          | 2,39%          |
| Persentase dari jumlah aset                   | 1,19%          | 0,96%          |

**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:

|                                                                                          | 2022        |  |
|------------------------------------------------------------------------------------------|-------------|--|
| Profit for the year to be accounted for basic earnings per share                         | 54.997      |  |
| 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>2,72</b> |  |
| <b>Earnings per diluted (full amount)</b>                                                | <b>2,72</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, 2023 and 2022, 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>                  |
| PT Danayasa Arthatama Tbk                     |
| Panji Yudha Winata                            |
| Kharisma Arya Paksi                           |
| Samir                                         |
| Andi Bharata Winata                           |
| Emelia Susanto                                |
| PT Jakarta International Hotels & Development |
| Christina Harapan                             |
| <b>Total – net</b>                            |
| Percentage from total loans                   |
| Percentage from total assets                  |

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**37. TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK BERELASI (lanjutan)**

**37. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)**

**Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)**

**Balance and transactions with related parties (continued)**

|                                           | 2023             | 2022             |
|-------------------------------------------|------------------|------------------|
| <u>Laporan posisi keuangan (lanjutan)</u> |                  |                  |
| Simpanan nasabah (Catatan 20)             |                  |                  |
| Giro                                      | 337.908          | 295.945          |
| Tabungan                                  | 40.220           | 85.497           |
| Deposito berjangka                        | 841.451          | 738.297          |
| <b>Jumlah</b>                             | <b>1.219.579</b> | <b>1.119.739</b> |
| Persentase dari jumlah simpanan nasabah   | 5,91%            | 5,51%            |
| Persentase dari jumlah liabilitas         | 5,56%            | 5,22%            |

|                                                    |
|----------------------------------------------------|
| <u>Statement of financial position (continued)</u> |
| Deposits from customers (Note 20)                  |
| Demand deposits                                    |
| Savings deposits                                   |
| Time deposits                                      |
| <b>Total</b>                                       |

Rincian transaksi dengan pihak-pihak berelasi adalah sebagai berikut:

The details of transactions with related parties are as follows:

|                                                            | 2023   | 2022   |
|------------------------------------------------------------|--------|--------|
| <u>Laporan laba rugi dan penghasilan komprehensif lain</u> |        |        |
| Pendapatan bunga (Catatan 29)                              | 15.342 | 17.440 |
| Persentase dari jumlah pendapatan bunga                    | 3,05%  | 1,21%  |
| Beban bunga (Catatan 30)                                   | 15.422 | 5.757  |
| Persentase dari jumlah beban bunga                         | 3,07%  | 1,17%  |
| Manajemen kunci (Catatan 1c)                               | 37.126 | 29.363 |
| Persentase dari jumlah beban tenaga kerja                  | 13,26% | 11,06% |
| Beban sewa gedung                                          | 24.187 | 22.570 |
| Persentase dari jumlah beban operasi                       | 4,10%  | 5,25%  |

|                                                                   |
|-------------------------------------------------------------------|
| <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 building expenses                                            |
| Percentage from total operational expenses                        |

- 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 dan diakui sebagai aset hak guna.
- Komitmen dan kontinjensi dengan pihak-pihak berelasi pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp40.000 dan RpNihil (Catatan 38).

- 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 and recognized as right of use assets.
- Commitments and contingencies with related parties as of December 31, 2023 and 2022 amounted to Rp40,000 and RpNil respectively (Note 38).

**Sifat relasi**

**Nature of relationship**

Pihak-pihak berelasi adalah perusahaan dan perorangan yang mempunyai keterkaitan kepemilikan atau kepengurusan secara langsung maupun tidak langsung dengan Bank.

Related parties are companies and individuals who directly or indirectly have relationships with the Bank through ownership or management.

| <b>Pihak Berelasi/<br/>Related Parties</b> | <b>Sifat dari Hubungan/<br/>Nature of Relationship</b>     | <b>Sifat dari Transaksi/<br/>Nature of Transaction</b>                      |
|--------------------------------------------|------------------------------------------------------------|-----------------------------------------------------------------------------|
| PT Buanagraha Arthaprima                   | Memiliki kesamaan pemegang saham/<br>Has same shareholders | BOT, giro dan deposito berjangka/<br>BOT, demand deposits and time deposits |
| PT Cerana Arthaputra                       | Pemegang saham Bank/<br>Bank's shareholder                 | Jaminan Perusahaan dan giro/<br>Corporate guarantee and demand deposits     |
| PT Karya Nusantara Permai                  | Pemegang saham Bank/<br>Bank's shareholder                 | Jaminan Perusahaan dan giro/Corporate<br>guarantee and demand deposits      |
| PT Pirus Platinum Murni                    | Pemegang saham Bank/<br>Bank's shareholder                 | Jaminan Perusahaan dan giro/<br>Corporate guarantee and demand deposits     |
| PT Cakra Inti Utama                        | Pemegang saham Bank/<br>Bank's shareholder                 | Giro dan deposito berjangka/<br>Demand deposits and time deposits           |
| PT Puspita Bisnisipuri                     | Pemegang saham Bank/<br>Bank's shareholder                 | Jaminan Perusahaan dan giro/<br>Corporate guarantee and demand deposits     |

**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>Bank's shareholder                | Jaminan Perusahaan dan giro/<br>Corporate guarantee and demand deposits    |
| PT Agung Sedayu Propertindo                                                                                    | Afiliasi/Affiliate                                        | Deposito berjangka/Time deposits                                           |
| PT Andana Utamagraha                                                                                           | Afiliasi/Affiliate                                        | Giro / Demand deposits                                                     |
| PT Electronic City Indonesia Tbk                                                                               | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| PT Erajaya Swasembada Tbk                                                                                      | Afiliasi/Affiliate                                        | Giro/ Demand deposits                                                      |
| PT Jakarta International Hotels &<br>Development Tbk                                                           | Afiliasi/Affiliate                                        | Giro/ Demand deposits                                                      |
| PT Karya Megah Permai                                                                                          | Afiliasi/Affiliate                                        | Giro/ Demand deposits                                                      |
| PT Makmur Jaya Serasi                                                                                          | Afiliasi/Affiliate                                        | Giro/ Demand deposits                                                      |
| PT Tunas Satya Prakarsa                                                                                        | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| PT Grahaputra Sentosa                                                                                          | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Artha Telekomindo                                                                                           | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| PT Danayasa Arthatama                                                                                          | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| PT Agung Sedayu                                                                                                | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| PT Agung Sedayu Permai                                                                                         | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| PT Multi Artha Pratama                                                                                         | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| PT Global Persada Inti                                                                                         | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Artha Propertindo Indonesia                                                                                 | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Adinusa Puripratama                                                                                         | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| PT Harapan Sinar Sejahtera                                                                                     | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Catur Kusuma Abadi Sejahtera                                                                                | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| PT Gemilang Inti Persada                                                                                       | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Artha Graha Network                                                                                         | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Detik Amita Sakti                                                                                           | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Lava Pratama Indonesia                                                                                      | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Lentera Duasatu Propertindo                                                                                 | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Kharisma Arya Paksi                                                                                         | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Kresna Aji Sembada                                                                                          | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Artha Graha General Insurance                                                                               | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| PT Bangun Kosambi Sukses                                                                                       | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| Yayasan Buddha Tzu Chi                                                                                         | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| Dewan Komisaris, Direksi dan Pejabat<br>Eksekutif/ Board of Commissioners,<br>Directors and Executive Officers | Manajemen dan Karyawan Kunci/<br>Management and employees | Giro, tabungan dan deposito berjangka/<br>Demand, saving and time deposits |

Seluruh saldo dan transaksi yang signifikan dengan pihak-pihak berelasi telah diungkapkan dalam catatan atas laporan keuangan.

All balances and significant transactions with related parties are disclosed in the notes to the financial statements.

**38. KOMITMEN DAN KONTINJENSI**

Ikhtisar komitmen dan kontinjensi Bank yang dinyatakan dalam nilai kontrak adalah sebagai berikut:

|                                                            | <b>2023</b>             | <b>2022</b>             |
|------------------------------------------------------------|-------------------------|-------------------------|
| <u>Komitmen:</u>                                           |                         |                         |
| Tagihan komitmen:                                          |                         |                         |
| Pembelian spot dan forward valuta asing                    | 421.161                 | 31.168                  |
| Liabilitas komitmen:                                       |                         |                         |
| Fasilitas kredit yang belum digunakan                      | (466.698)               | (649.478)               |
| Penjualan spot dan forward valuta asing                    | (208.905)               | (31.168)                |
| L/C yang masih beredar                                     | -                       | (8.533)                 |
| Liabilitas komitmen – bersih                               | <u>(254.442)</u>        | <u>(658.011)</u>        |
| <u>Kontinjensi:</u>                                        |                         |                         |
| Tagihan kontinjensi:                                       |                         |                         |
| Pendapatan bunga dalam penyelesaian                        | 6.178                   | 6.178                   |
| Liabilitas kontinjensi:                                    |                         |                         |
| Garansi yang diterbitkan                                   | (24.759)                | (30.733)                |
| Setoran titipan                                            | (104.691)               | (109.538)               |
| Lain-lain                                                  | (156.692)               | (117.482)               |
| Liabilitas kontinjensi – bersih                            | <u>(279.964)</u>        | <u>(251.575)</u>        |
| <b>Jumlah liabilitas komitmen dan kontinjensi – bersih</b> | <b><u>(534.406)</u></b> | <b><u>(909.586)</u></b> |

Pada tanggal 31 Desember 2023 dan 2022, Bank memiliki saldo transaksi komitmen dan kontinjensi dengan pihak-pihak berelasi masing-masing sebesar Rp40.000 dan RpNihil (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:*

|                                                              |                         |
|--------------------------------------------------------------|-------------------------|
| <u>Commitments:</u>                                          |                         |
| Commitments receivables:                                     |                         |
| Purchases of spot and forward foreign currency purchased     | 31.168                  |
| Commitments liabilities:                                     |                         |
| Unused loan facilities                                       | (649.478)               |
| Sale of spot and forward foreign currency                    | (31.168)                |
| Outstanding irrevocable L/C                                  | (8.533)                 |
| Commitments liabilities – net                                | <u>(658.011)</u>        |
| <u>Contingencies:</u>                                        |                         |
| Contingent receivables:                                      |                         |
| Past due interest revenues                                   | 6.178                   |
| Contingent liabilities:                                      |                         |
| Guarantee issued                                             | (30.733)                |
| Deposits                                                     | (109.538)               |
| Others                                                       | (117.482)               |
| Contingent liabilities – net                                 | <u>(251.575)</u>        |
| <b>Total commitments and contingencies liabilities – net</b> | <b><u>(909.586)</u></b> |

*As of December 31, 2023 and 2022, the Bank has commitments and contingencies transactions balances with related parties amounted to Rp40,000 and RpNil, 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.*

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**40. POSISI DEVISA BERSIH (lanjutan)**

Pada tanggal 31 Desember 2023 dan 2022, PDN Bank adalah sebagai berikut:

| 2023                                                                   |                  |                            |                                                                                      |                                                                               |
|------------------------------------------------------------------------|------------------|----------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| 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<br>keuangan dan rekening<br>administratif) |                  |                            |                                                                                      | Aggregate (statement of<br>financial position and<br>administrative accounts) |
| Dolar Amerika Serikat                                                  | 1.634.743        | 1.642.864                  | 8.121                                                                                | United States Dollar                                                          |
| Dolar Singapura                                                        | 45.488           | 35.260                     | 10.228                                                                               | Singapore Dollar                                                              |
| Poundsterling Inggris                                                  | 4.999            | 12                         | 4.987                                                                                | Great Britain Poundsterling                                                   |
| Dolar Australia                                                        | 3.814            | 2                          | 3.812                                                                                | Australian Dollar                                                             |
| Yen Jepang                                                             | 1.651            | 711                        | 940                                                                                  | Japanese Yen                                                                  |
| Dolar Hong Kong                                                        | 1.063            | -                          | 1.063                                                                                | Hong Kong Dollar                                                              |
| Yuan China                                                             | 771              | 10                         | 761                                                                                  | China Yuan                                                                    |
| Euro Eropa                                                             | 2.210            | 31                         | 2.179                                                                                | European Euro                                                                 |
| <b>Jumlah</b>                                                          | <b>1.694.739</b> | <b>1.678.890</b>           | <b>32.091</b>                                                                        | <b>Total</b>                                                                  |
| <b>Modal</b>                                                           |                  |                            | <b>3.948.432</b>                                                                     | <b>Capital</b>                                                                |
| <b>Rasio posisi devisa bersih</b>                                      |                  |                            | <b>0,81%</b>                                                                         | <b>Net open position ratio</b>                                                |
| 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<br>keuangan dan rekening<br>administratif) |                  |                            |                                                                                      | Aggregate (statement of<br>financial position and<br>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>                                                |

**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 2023 dan 2022.

**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, 2023 and 2022.



**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.

| 2023                              |                                 |                                 |                                     |                             |                         |                                 |
|-----------------------------------|---------------------------------|---------------------------------|-------------------------------------|-----------------------------|-------------------------|---------------------------------|
|                                   | Produktif/<br><i>Productive</i> | Konsumtif/<br><i>Consumer</i>   | Treasuri/<br><i>Treasury</i>        | Lain-lain/<br><i>Others</i> | Jumlah/<br><i>Total</i> |                                 |
| Pendapatan bunga                  | 883.412                         | 169.791                         | 431.550                             | -                           | 1.484.753               | Interest income                 |
| Jumlah aset                       | 9.598.720                       | 2.548.648                       | 9.883.790                           | 4.072.453                   | 26.103.611              | Total assets                    |
| Cadangan kerugian penurunan nilai | (403.043)                       | (107.593)                       | (1.186)                             | (327.349)                   | (839.171)               | Allowance for impairment losses |
|                                   | Deposito/<br><i>Deposits</i>    | Giro/<br><i>Demand deposits</i> | Tabungan/<br><i>Saving deposits</i> | Non DPK/<br><i>Non DPK</i>  | Jumlah/<br><i>Total</i> |                                 |
| Beban bunga                       | (397.543)                       | (50.781)                        | (10.515)                            | (43.935)                    | (502.774)               | Interest expenses               |
| Jumlah liabilitas                 | 12.482.696                      | 6.631.415                       | 1.517.590                           | 1.300.877                   | 21.932.578              | Total liabilities               |
| 2022                              |                                 |                                 |                                     |                             |                         |                                 |
|                                   | Produktif/<br><i>Productive</i> | Konsumtif/<br><i>Consumer</i>   | Treasuri/<br><i>Treasury</i>        | Lain-lain/<br><i>Others</i> | Jumlah/<br><i>Total</i> |                                 |
| Pendapatan bunga                  | 878.927                         | 185.167                         | 377.883                             | -                           | 1.441.977               | Interest income                 |
| Jumlah aset                       | 7.476.792                       | 2.752.978                       | 10.691.817                          | 4.516.046                   | 25.437.633              | Total assets                    |
| Cadangan kerugian penurunan nilai | (440.268)                       | (84.319)                        | (1.602)                             | (241.839)                   | (768.028)               | Allowance for impairment losses |
|                                   | Deposito/<br><i>Deposits</i>    | Giro/<br><i>Demand deposits</i> | Tabungan/<br><i>Saving deposits</i> | Non DPK/<br><i>Non DPK</i>  | Jumlah/<br><i>Total</i> |                                 |
| Beban bunga                       | (391.573)                       | (47.936)                        | (12.053)                            | (39.782)                    | (491.344)               | Interest expenses               |
| Jumlah liabilitas                 | 11.965.687                      | 6.757.738                       | 1.601.653                           | 1.108.185                   | 21.433.263              | Total liabilities               |

**Segmen geografis**

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

Berikut ini adalah informasi segmen berdasarkan segmen geografis:

**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:

| 2023                                     |                            |                      |                              |                              |                                  |                          |                         |                                            |
|------------------------------------------|----------------------------|----------------------|------------------------------|------------------------------|----------------------------------|--------------------------|-------------------------|--------------------------------------------|
| Keterangan                               | Jakarta/<br><i>Jakarta</i> | Jawa/<br><i>Java</i> | Sumatera/<br><i>Sumatera</i> | Sulawesi/<br><i>Sulawesi</i> | Kalimantan/<br><i>Kalimantan</i> | Lainnya/<br><i>Other</i> | Jumlah/<br><i>Total</i> | Description                                |
| Pendapatan:                              |                            |                      |                              |                              |                                  |                          |                         | Income:                                    |
| Pendapatan bunga dan operasional lainnya | 1.640.952                  | 53.581               | 44.162                       | 28.987                       | 21.563                           | 8.126                    | 1.797.371               | Interest income and other operating income |
| Beban:                                   |                            |                      |                              |                              |                                  |                          |                         | Expenses:                                  |
| Beban bunga dan operasional lainnya      | (1.321.104)                | (82.690)             | (102.894)                    | (45.651)                     | (16.531)                         | (41.425)                 | (1.610.295)             | Interest and other operating expenses      |
| Laba (rugi) operasional                  | 319.848                    | (29.109)             | (58.732)                     | (16.664)                     | 5.032                            | (33.299)                 | 187.076                 | Profit (loss) from operations              |
| Laba (rugi) tahun berjalan               | 146.859                    | 17.050               | 20.772                       | (9.325)                      | 3.583                            | (32.186)                 | 146.753                 | Profit (loss) for the current year         |
| Jumlah aset                              | 21.588.599                 | 1.447.675            | 2.018.834                    | 566.357                      | 107.300                          | 374.846                  | 26.103.611              | Total assets                               |

**41. INFORMASI SEGMENT USAHA (lanjutan)**

**Segmen Geografis (lanjutan)**

Berikut ini adalah informasi segmen berdasarkan segmen geografis: (lanjutan)

| Keterangan                               | 2022                |               |                       |                       |                           |                   |                  | 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 | 1.403.478           | 49.726        | 68.894                | 40.699                | 26.110                    | 20.191            | 1.609.098        | Interest income and other operating income |
| Beban:                                   |                     |               |                       |                       |                           |                   |                  | Expenses:                                  |
| Beban bunga dan operasional lainnya      | (1.244.368)         | (81.359)      | (126.955)             | (50.826)              | (16.356)                  | (26.223)          | (1.546.087)      | Interest and other operating expenses      |
| Laba (rugi) operasional                  | 159.110             | (31.633)      | (58.061)              | (10.127)              | 9.754                     | (6.032)           | 63.011           | Profit (loss) from operations              |
| Laba (rugi) tahun berjalan               | (22.935)            | 30.369        | 31.159                | 2.887                 | 9.064                     | 4.453             | 54.997           | Profit (loss) for the current year         |
| Jumlah aset                              | 20.463.950          | 1.833.588     | 1.985.753             | 612.276               | 122.998                   | 419.068           | 25.437.633       | 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 4,25% dan 2,25% pada tanggal 31 Desember 2023 dan 3,75% dan 1,75% pada tanggal 31 Desember 2022.

Beban premi penjaminan yang dibayar kepada LPS untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp36.596 dan Rp42.919 (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;
- Peningkatkan 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 4.25% and 2.25% as of December 31, 2023 and 3.75% and 1.75% as of December 31, 2022 respectively.

Insurance premium expense paid to DIC for the years ended December 31, 2023 and 2022 amounted to Rp36,596 and Rp42,919 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:

- Account Officer*, Pimpinan Cabang, Direktorat *Business Banking* : melakukan analisis kredit, *rating* kredit, pengawasan kredit (*account supervisory*), pengelolaan kredit (*account maintenance*), dan monitoring kredit;
- Direktorat *Treasury*, yaitu *Dealer* dan *Treasury Sales*: melakukan pengelolaan dan pengawasan risiko pasar dan risiko likuiditas; dan
- 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:

- Melakukan *review* independen kredit terhadap calon debitur sesuai batasan/limit dan ketentuan yang ditetapkan oleh Direksi;
- 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
- 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:

- Account Officers*, Branch Managers Direktorat Business Banking : conducting credit analysis, credit rating, credit supervision (*account supervisory*), credit management (*account maintenance*), and credit monitoring;
- Treasury Directorate*, namely *Dealer* and *Treasury Marketing Unit*: carry out management and supervision of market risk and liquidity risk; and
- 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:

- Conducting an independent credit review of prospective debtors in accordance with the limits and limits set by the Directors;
- 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
- 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 *Business Banking* dan Komite Kredit: melakukan pengelolaan batas limit risiko kredit dan penagihan kredit bermasalah oleh Remedial;
  - Direktorat *Operation*, yaitu Sub Direktorat *E-Channel Support & Operation*: 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.

**4. Sistem pengendalian internal yang menyeluruh**

Sistem pengendalian intern Bank yang handal dan efektif menjadi tanggung jawab dari seluruh unit kerja operasional dan unit kerja pendukung serta Satuan Kerja Audit Intern (SKAI).

Fungsi yang menjalankan pengawasan dalam pengendalian intern diantaranya:

- a. Pengawasan melekat oleh Unit Kontrol untuk pengawasan kepatuhan Bank terhadap ketentuan internal Bank.

**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.
  - Business Banking Directorate and Credit Committee: manage Remedial credit risk limits and collection of problem loans;
  - Operation Directorate, namely the E-Channel Support & Operation Sub Directorate: carries out 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)**

**4. Sistem pengendalian internal yang menyeluruh (lanjutan)**

- b. Pengawasan melekat oleh Direktorat *Risk Management* untuk pengawasan kepatuhan Bank terhadap ketentuan eksternal Bank.
- c. Direktorat SKMR & Kepatuhan melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank, untuk memastikan:
  - Kecukupan kerangka manajemen risiko;
  - Keakuratan metodologi penilaian risiko;
  - Kecukupan sistem informasi manajemen risiko.
- d. Satuan Kerja Audit Intern (SKAI) melakukan:
  - Kaji ulang penerapan manajemen risiko secara berkala.
  - Pemeriksaan sampling secara periodik dan berdasarkan basis risiko.

Kerangka dasar manajemen risiko tersebut direviu secara periodik dan jika diperlukan dapat direvisi sesuai dengan perkembangan kompleksitas usaha dan risiko Bank, ketentuan Bank Indonesia dan/atau berdasarkan "best practices" perbankan terkini.

**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* memiliki 1 Sub Direktorat, yaitu Sub Direktorat *Risk & Policy* yang beranggotakan 16 orang.

Penetapan struktur organisasi manajemen risiko tersebut diharapkan dapat lebih meningkatkan kedalaman, sensitivitas, dan kualitas penerapan proses manajemen risiko dari segi identifikasi, kajian, analisa, *review*, penilaian, pengukuran, penelitian, pemantauan dan pengendalian risiko yang dikelola oleh Bank.

**III. Profil risiko**

PT Bank Artha Graha Internasional Tbk menyadari bahwa semua kegiatan bisnis atau transaksi Bank, baik yang berasal dari aset maupun pasiva, dapat berpotensi menimbulkan berbagai jenis risiko. Oleh karenanya, Bank telah mengidentifikasi risiko-risiko yang dihadapi, yang meliputi risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko strategik, risiko kepatuhan, dan risiko reputasi.

**43. RISK MANAGEMENT (continued)**

**I. Risk management framework (continued)**

**4. A comprehensive internal control 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 SKMR & Compliance Directorate carries out regular reviews with a frequency adjusted to the Bank's needs, 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 explained previously, managing 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 has 1 Sub Directorate, namely the Risk & Policy Sub Directorate which has 16 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.

|                                                   | 2023              | 2022              |
|---------------------------------------------------|-------------------|-------------------|
| <b><u>Laporan posisi keuangan</u></b>             |                   |                   |
| Giro pada Bank Indonesia                          | 2.658.276         | 2.937.933         |
| Giro pada Bank lain                               | 338.300           | 375.403           |
| Penempatan pada Bank Indonesia dan bank lain      | 711.075           | 1.378.005         |
| Efek-efek                                         | 5.919.959         | 4.045.694         |
| Efek-efek yang dibeli dengan janji dijual kembali | 125.469           | 1.678.796         |
| Tagihan derivatif                                 | 35                | 143               |
| Pendapatan bunga yang masih akan diterima         | 326.422           | 365.947           |
| Kredit yang diberikan                             | 12.147.369        | 10.229.770        |
| Tagihan akseptasi                                 | 131.863           | 277.445           |
| Penyertaan saham                                  | 6                 | 6                 |
| Aset lain-lain:                                   |                   |                   |
| Setoran jaminan dan tagihan                       | 38.332            | 54.091            |
| <b>Jumlah</b>                                     | <b>22.397.106</b> | <b>21.343.233</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.

|                                       | 2023             | 2022             |
|---------------------------------------|------------------|------------------|
| <b><u>Rekening administratif</u></b>  |                  |                  |
| Fasilitas kredit yang belum digunakan | (466.698)        | (649.478)        |
| Garansi yang diterbitkan              | (24.759)         | (30.733)         |
| L/C yang masih beredar                | -                | (8.533)          |
| <b>Jumlah</b>                         | <b>(491.457)</b> | <b>(688.744)</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</i> L/C    |
| <b>Total</b>                          |

**43. MANAJEMEN RISIKO (lanjutan)**

**III. Profil risiko (lanjutan)**

1. Risiko kredit (lanjutan)

b. Risiko kredit konsentrasi

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan sektor industri adalah sebagai berikut:

**43. RISK MANAGEMENT (continued)**

**III. Risk profile (continued)**

1. Credit risk (continued)

b. Concentration credit risk

The disclosure on the maximum credit risk concentration by industry sectors as follows:

|                                                   |  | 2023                      |                  |                                                                               |                                          |                                                   |                                                                                    |                   |                                                |
|---------------------------------------------------|--|---------------------------|------------------|-------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------------|------------------------------------------------------------------------------------|-------------------|------------------------------------------------|
|                                                   |  | 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                          |  | 2.658.276                 | -                | -                                                                             | -                                        | -                                                 | -                                                                                  | 2.658.276         | Current account with Bank Indonesia            |
| Giro pada bank lain                               |  | -                         | 338.300          | -                                                                             | -                                        | -                                                 | -                                                                                  | 338.300           | Current account with other bank                |
| Penempatan pada Bank Indonesia dan bank lain      |  | 711.075                   | -                | -                                                                             | -                                        | -                                                 | -                                                                                  | 711.075           | Placements with Bank Indonesia and other banks |
| Efek-efek                                         |  | 2.350.179                 | 363.008          | -                                                                             | -                                        | -                                                 | 3.206.772                                                                          | 5.919.959         | Marketable securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali |  | -                         | 125.469          | -                                                                             | -                                        | -                                                 | -                                                                                  | 125.469           | Securities purchased under agreement to resell |
| Tagihan derivatif                                 |  | -                         | 35               | -                                                                             | -                                        | -                                                 | -                                                                                  | 35                | Derivative receivables                         |
| Pendapatan bunga yang masih harus diterima        |  | -                         | -                | 60                                                                            | 5.497                                    | 48.778                                            | 272.087                                                                            | 326.422           | Accrued interest receivables                   |
| Kredit yang diberikan                             |  | -                         | -                | 31.649                                                                        | 1.322.435                                | 310.965                                           | 10.482.320                                                                         | 12.147.369        | Loans                                          |
| Tagihan akseptasi                                 |  | -                         | -                | -                                                                             | -                                        | -                                                 | 131.863                                                                            | 131.863           | Acceptance Receivables                         |
| Penyertaan saham                                  |  | -                         | -                | -                                                                             | -                                        | -                                                 | 6                                                                                  | 6                 | Investment in shares of stock                  |
| Aset lain-lain:                                   |  |                           |                  |                                                                               |                                          |                                                   |                                                                                    |                   | Other assets:                                  |
| Setoran jaminan dan tagihan                       |  | -                         | -                | -                                                                             | -                                        | -                                                 | 38.332                                                                             | 38.332            | Guarantee deposits and receivables             |
| <b>Jumlah</b>                                     |  | <b>5.719.530</b>          | <b>826.812</b>   | <b>31.709</b>                                                                 | <b>1.327.932</b>                         | <b>359.743</b>                                    | <b>14.131.380</b>                                                                  | <b>22.397.106</b> | <b>Total</b>                                   |
|                                                   |  | 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                       |  | -                         | -                | -                                                                             | -                                        | -                                                 | 54.091                                                                             | 54.091            | 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>10.977.927</b>                                                                  | <b>21.343.233</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:

| 2023                                  |                           |               |                                                                             |                                          |                                                   |                                                                                    |                  |
|---------------------------------------|---------------------------|---------------|-----------------------------------------------------------------------------|------------------------------------------|---------------------------------------------------|------------------------------------------------------------------------------------|------------------|
|                                       | Pemerintah/<br>Government | Bank/<br>Bank | Lembaga<br>keuangan<br>bukan<br>bank/ Non<br>bank/ financial<br>institution | Industri<br>pengolahan/<br>Manufacturing | Jasa-jasa<br>dunia<br>usaha/<br>Trade<br>services | Perusahaan<br>lainnya dan<br>perseorangan/<br>Other<br>companies and<br>individual | Jumlah/<br>Total |
| Fasilitas kredit yang belum digunakan | -                         | -             | 51.000                                                                      | 150.775                                  | -                                                 | 264.923                                                                            | 466.698          |
| Garansi yang diterbitkan              | -                         | -             | -                                                                           | -                                        | -                                                 | 24.759                                                                             | 24.759           |
| L/C yang masih beredar                | -                         | -             | -                                                                           | -                                        | -                                                 | -                                                                                  | -                |
| <b>Jumlah</b>                         | <b>-</b>                  | <b>-</b>      | <b>51.000</b>                                                               | <b>150.775</b>                           | <b>-</b>                                          | <b>289.682</b>                                                                     | <b>491.457</b>   |
| 2022                                  |                           |               |                                                                             |                                          |                                                   |                                                                                    |                  |
|                                       | Pemerintah/<br>Government | Bank/<br>Bank | Lembaga<br>keuangan<br>bukan<br>bank/ Non<br>bank/ financial<br>institution | Industri<br>pengolahan/<br>Manufacturing | Jasa-jasa<br>dunia<br>usaha/<br>Trade<br>services | Perusahaan<br>lainnya dan<br>perseorangan/<br>Other<br>companies and<br>individual | Jumlah/<br>Total |
| Fasilitas 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>   |

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan letak geografis adalah sebagai berikut:

The disclosure on the maximum credit risk concentration by geography is as follows:

| 2023                                              |                                            |                                          |                   |
|---------------------------------------------------|--------------------------------------------|------------------------------------------|-------------------|
|                                                   | DKI Jakarta/Special<br>District of Jakarta | Luar DKI Jakarta/<br>Outside DKI Jakarta | Jumlah/<br>Total  |
| <b>ASET</b>                                       |                                            |                                          |                   |
| Giro pada Bank Indonesia                          | 2.658.276                                  | -                                        | 2.658.276         |
| Giro pada bank lain                               | 338.050                                    | 250                                      | 338.300           |
| Penempatan pada Bank Indonesia dan bank lain      | 711.075                                    | -                                        | 711.075           |
| Efek-efek                                         | 5.919.959                                  | -                                        | 5.919.959         |
| Efek-efek yang dibeli dengan janji dijual kembali | 125.469                                    | -                                        | 125.469           |
| Tagihan derivatif                                 | 35                                         | -                                        | 35                |
| Pendapatan bunga yang masih akan diterima         | 320.301                                    | 6.121                                    | 326.422           |
| Kredit yang diberikan                             | 10.420.023                                 | 1.727.346                                | 12.147.369        |
| Tagihan akseptasi                                 | 131.863                                    | -                                        | 131.863           |
| Penyertaan saham                                  | 6                                          | -                                        | 6                 |
| Aset lain-lain:                                   |                                            |                                          |                   |
| Setoran jaminan dan tagihan                       | 38.332                                     | -                                        | 38.332            |
| <b>Jumlah Aset</b>                                | <b>20.663.389</b>                          | <b>1.733.717</b>                         | <b>22.397.106</b> |

**ASSETS**

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  
**Total Assets**

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)

|                                                   | 2022                                    |                                      |                   |                                                |
|---------------------------------------------------|-----------------------------------------|--------------------------------------|-------------------|------------------------------------------------|
|                                                   | DKI Jakarta/Special District of Jakarta | Luar DKI Jakarta/Outside DKI Jakarta | Jumlah/Total      |                                                |
| <b>ASET</b>                                       |                                         |                                      |                   | <b>ASSETS</b>                                  |
| Giro pada Bank Indonesia                          | 2.937.933                               | -                                    | 2.937.933         | Current accounts with Bank Indonesia           |
| Giro pada bank lain                               | 375.153                                 | 250                                  | 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         | 357.095                                 | 8.852                                | 365.947           | Accrued interest receivables                   |
| Kredit yang diberikan                             | 8.503.567                               | 1.726.203                            | 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                       | 54.091                                  | -                                    | 54.091            | Guarantee deposits and receivables             |
| <b>Jumlah Aset</b>                                | <b>19.607.928</b>                       | <b>1.735.305</b>                     | <b>21.343.233</b> | <b>Total Assets</b>                            |

Eksposur risiko kredit atas rekening administratif adalah sebagai berikut:

Credit risk exposure in the administrative accounts are as follows:

|                                       | 2023                                    |                                      |                |                         |
|---------------------------------------|-----------------------------------------|--------------------------------------|----------------|-------------------------|
|                                       | DKI Jakarta/Special District of Jakarta | Luar DKI Jakarta/Outside DKI Jakarta | Jumlah/Total   |                         |
| Fasilitas kredit yang belum digunakan | 139.767                                 | 326.931                              | 466.698        | Unused loan commitments |
| Garansi yang diterbitkan              | 13.508                                  | 11.251                               | 24.759         | Guarantee issued        |
| <b>Jumlah</b>                         | <b>153.275</b>                          | <b>338.182</b>                       | <b>491.457</b> | <b>Total</b>            |

|                                       | 2022                                    |                                      |                |                             |
|---------------------------------------|-----------------------------------------|--------------------------------------|----------------|-----------------------------|
|                                       | DKI Jakarta/Special District of Jakarta | Luar DKI Jakarta/Outside DKI Jakarta | Jumlah/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>                |

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan sektor ekonomi adalah sebagai berikut:

The disclosure on the maximum credit risk concentration by debtor classification is as follows:

| Sektor Ekonomi              | 2023              |                | 2022              |                | Economic Sector                  |
|-----------------------------|-------------------|----------------|-------------------|----------------|----------------------------------|
|                             | Rp                | %              | Rp                | %              |                                  |
| Industri                    | 370.815           | 3,05%          | 1.321.927         | 12,92%         | Industry                         |
| Restoran dan hotel          | 1.322.435         | 10,89%         | 924.975           | 9,04%          | Restaurant and hotel             |
| Konstruksi                  | 656.240           | 5,40%          | 760.224           | 7,43%          | Constructions                    |
| Transportasi dan komunikasi | 619.310           | 5,10%          | 644.098           | 6,30%          | Transportation and Communication |
| Pertanian dan pertambangan  | 1.338.029         | 11,01%         | 548.550           | 5,36%          | Agribusiness and Mining          |
| Perdagangan                 | 372.503           | 3,07%          | 190.561           | 1,86%          | Trading                          |
| Jasa                        | 1.828             | 0,02%          | 3.755             | 0,04%          | Services                         |
| Lainnya                     | 7.466.209         | 61,46%         | 5.835.680         | 57,05%         | Others                           |
| <b>Jumlah</b>               | <b>12.147.369</b> | <b>100,00%</b> | <b>10.229.770</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 | 2023              |                |
|------------------|-------------------|----------------|
|                  | Rp                | %              |
| Komersial        | 9.598.721         | 79,02%         |
| Konsumen         | 2.548.648         | 20,98%         |
| <b>Jumlah</b>    | <b>12.147.369</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:

|  | 2022              |                | Debtor Classification |
|--|-------------------|----------------|-----------------------|
|  | Rp                | %              |                       |
|  | 7.476.792         | 73,09%         | Commercial            |
|  | 2.752.978         | 26,91%         | Consumer              |
|  | <b>10.229.770</b> | <b>100,00%</b> | <b>Total</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/MSMes*), 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 Bank 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 revidu 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 Rp201.675 (13,76%) dari Rp1.465.134 pada tanggal 31 Desember 2022 menjadi Rp1.263.459 pada tanggal 31 Desember 2023.

**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 Rp201,675 (13.76%) from Rp1,465,134 as of December 31, 2022 to Rp1,263,459 as of December 31, 2023.

**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 2023 dan 2022:

Giro pada Bank Indonesia

| 2023            |                                                  |                                        |                  |
|-----------------|--------------------------------------------------|----------------------------------------|------------------|
|                 | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah          | 2.585.155                                        | -                                      | 2.585.155        |
| Mata uang asing | 73.121                                           | -                                      | 73.121           |
| <b>Jumlah</b>   | <b>2.658.276</b>                                 | <b>-</b>                               | <b>2.658.276</b> |
| 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> |

Rupiah  
Foreign currency  
Total

Giro pada bank lain

| 2023                              |                                                  |                                        |                  |
|-----------------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                                   | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah                            | 126.095                                          | -                                      | 126.095          |
| Mata uang asing                   | 212.205                                          | -                                      | 212.205          |
| Jumlah                            | 338.300                                          | -                                      | 338.300          |
| Cadangan kerugian penurunan nilai | -                                                | (3)                                    | (3)              |
| <b>Jumlah – bersih</b>            | <b>338.300</b>                                   | <b>(3)</b>                             | <b>338.297</b>   |
| 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>   |

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

|                                 | 2023                                             |                                        |                  |
|---------------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                                 | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah                          | -                                                | -                                      | -                |
| Deposit Facility Bank Indonesia | 279.959                                          | -                                      | 279.959          |
| Mata uang asing                 | -                                                | -                                      | -                |
| Term Deposits Bank Indonesia    | 431.116                                          | -                                      | 431.116          |
| <b>Jumlah</b>                   | <b>711.075</b>                                   | <b>-</b>                               | <b>711.075</b>   |

Rupiah  
Deposit Facility of  
Bank Indonesia  
Foreign currency  
Term Deposits of  
Bank Indonesia

**Total**

|                                 | 2022                                             |                                        |                  |
|---------------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                                 | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah                          | -                                                | -                                      | -                |
| Deposit Facility Bank Indonesia | 552.927                                          | -                                      | 552.927          |
| Mata uang asing                 | -                                                | -                                      | -                |
| Term Deposits Bank Indonesia    | 825.078                                          | -                                      | 825.078          |
| <b>Jumlah</b>                   | <b>1.378.005</b>                                 | <b>-</b>                               | <b>1.378.005</b> |

Rupiah  
Deposit Facility of  
Bank Indonesia  
Foreign currency  
Term Deposits of  
Bank Indonesia

**Total**

Efek-efek

Marketable Securities

|                                       | 2023                                             |                                        |                  |
|---------------------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                                       | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Nilai wajar melalui laba rugi         | 307.164                                          | -                                      | 307.164          |
| Nilai wajar melalui komprehensif lain | 1.241.878                                        | -                                      | 1.241.878        |
| Biaya perolehan diamortisasi          | 4.370.917                                        | -                                      | 4.370.917        |
| Cadangan kerugian penurunan nilai     | -                                                | (682)                                  | (682)            |
| <b>Jumlah – bersih</b>                | <b>5.919.959</b>                                 | <b>(682)</b>                           | <b>5.919.277</b> |

Fair value through profit or loss  
Fair value through other comprehensive income  
Amortized cost

Allowance for impairment losses

**Total – net**

|                                       | 2022                                             |                                        |                  |
|---------------------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                                       | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Nilai wajar melalui laba rugi         | -                                                | -                                      | -                |
| 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> |

Fair value through profit or loss  
Fair value through other comprehensive income  
Amortized cost

Allowance for impairment losses

**Total – net**

Efek-efek yang dibeli dengan janji dijual kembali

Securities purchased under agreement to resell

|                                   | 2023                                             |                                        |                  |
|-----------------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                                   | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah                            | 125.469                                          | -                                      | 125.469          |
| Cadangan kerugian penurunan nilai | -                                                | -                                      | -                |
| <b>Jumlah – bersih</b>            | <b>125.469</b>                                   | <b>-</b>                               | <b>125.469</b>   |

Rupiah  
Allowance for impairment losses

**Total – net**

|                                   | 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> |

Rupiah  
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)

Tagihan Derivatif

| 2023                                             |                                        |                  |
|--------------------------------------------------|----------------------------------------|------------------|
| Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah 35                                        | -                                      | 35               |

Rupiah

| 2022                                             |                                        |                  |
|--------------------------------------------------|----------------------------------------|------------------|
| Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah 143                                       | -                                      | 143              |

Rupiah

Kredit yang diberikan

Loans

| 2023                                             |                                        |                   |
|--------------------------------------------------|----------------------------------------|-------------------|
| Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total  |
| Revolving loans 4.485.748                        | 481.231                                | 4.966.979         |
| Fixed loans 984.711                              | 2.937.155                              | 3.921.866         |
| Kredit kepemilikan rumah dan apartemen 2.116.094 | 284.213                                | 2.400.307         |
| Kredit sindikasi 304.316                         | 230.041                                | 534.357           |
| Pinjaman rekening Koran 172.636                  | 2.642                                  | 175.278           |
| Pinjaman karyawan 41.940                         | -                                      | 41.940            |
| Kredit usaha rakyat 241                          | -                                      | 241               |
| Kredit tanpa agunan 24.040                       | -                                      | 24.040            |
| Kredit pemilikan kios 81.191                     | 957                                    | 82.148            |
| Kredit pemilikan mobil 213                       | -                                      | 213               |
| Jumlah 8.211.130                                 | 3.936.239                              | 12.147.369        |
| Cadangan kerugian penurunan nilai (75.806)       | (434.830)                              | (510.636)         |
| <b>Jumlah – bersih 8.135.324</b>                 | <b>3.501.409</b>                       | <b>11.636.733</b> |

Revolving loans  
Fixed loans  
Housing and apartment ownership loans  
Syndicated loans  
Overdraft  
Employee loans  
Micro community commercial loans  
Unsecured loans  
Kiosk loans  
Car loans  
Total  
Allowance for impairment losses

**Total - net**

| 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 wirausaha -                               | -                                      | -                |
| Jumlah 7.351.184                                 | 2.878.586                              | 10.229.770       |
| Cadangan kerugian penurunan nilai (89.011)       | (435.576)                              | (524.587)        |
| <b>Jumlah – bersih 7.262.173</b>                 | <b>2.443.010</b>                       | <b>9.705.183</b> |

Revolving loans  
Fixed loans  
Housing and apartment ownership loans  
Syndicated loans  
Overdraft  
Employee loans  
Micro community commercial loans  
Unsecured loans  
Kiosk loans  
Car loans  
Trust receipts  
Entrepreneur loans  
Total  
Allowance for impairment losses

**Total - net**

43. MANAJEMEN RISIKO (lanjutan)

III. Profil risiko (lanjutan)

1. Risiko kredit (lanjutan)

b. Risiko kredit konsentrasi (lanjutan)

Evaluasi penurunan nilai (lanjutan)

Tagihan akseptasi

|                                   | 2023                                             |                                        |                  |                                 |
|-----------------------------------|--------------------------------------------------|----------------------------------------|------------------|---------------------------------|
|                                   | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |                                 |
| Rupiah                            | 131.863                                          | -                                      | 131.863          | Rupiah                          |
| Mata uang asing                   | -                                                | -                                      | -                | Foreign currency                |
| Cadangan kerugian penurunan nilai | -                                                | (501)                                  | (501)            | Allowance for impairment losses |
| <b>Jumlah – bersih</b>            | <b>131.863</b>                                   | <b>(501)</b>                           | <b>131.362</b>   | <b>Total – net</b>              |
|                                   | 2022                                             |                                        |                  |                                 |
|                                   | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |                                 |
| Rupiah                            | 277.020                                          | -                                      | 277.020          | Rupiah                          |
| Mata uang asing                   | 425                                              | -                                      | 425              | Foreign currency                |
| Cadangan kerugian penurunan nilai | -                                                | (710)                                  | (710)            | Allowance for impairment losses |
| <b>Jumlah – bersih</b>            | <b>277.445</b>                                   | <b>(710)</b>                           | <b>276.735</b>   | <b>Total – net</b>              |

Tabel di bawah ini menunjukkan kualitas kredit per jenis instrumen keuangan:

43. RISK MANAGEMENT (continued)

III. Risk profile (continued)

1. Credit risk (continued)

b. Concentration credit risk (continued)

Impairment assessment (continued)

Acceptance receivables

|                                   | 2023                                             |                                        |                  |                                 |
|-----------------------------------|--------------------------------------------------|----------------------------------------|------------------|---------------------------------|
|                                   | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |                                 |
| Rupiah                            | 131.863                                          | -                                      | 131.863          | Rupiah                          |
| Mata uang asing                   | -                                                | -                                      | -                | Foreign currency                |
| Cadangan kerugian penurunan nilai | -                                                | (501)                                  | (501)            | Allowance for impairment losses |
| <b>Jumlah – bersih</b>            | <b>131.863</b>                                   | <b>(501)</b>                           | <b>131.362</b>   | <b>Total – net</b>              |
|                                   | 2022                                             |                                        |                  |                                 |
|                                   | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |                                 |
| Rupiah                            | 277.020                                          | -                                      | 277.020          | Rupiah                          |
| Mata uang asing                   | 425                                              | -                                      | 425              | Foreign currency                |
| Cadangan kerugian penurunan nilai | -                                                | (710)                                  | (710)            | Allowance for impairment losses |
| <b>Jumlah – bersih</b>            | <b>277.445</b>                                   | <b>(710)</b>                           | <b>276.735</b>   | <b>Total – net</b>              |

The table below shows credit quality based on category of financial instruments:

| 2023                                              |                                                                                             |                                           |                                     |                                    |                                                                                             |                                            |                         |                                                       |
|---------------------------------------------------|---------------------------------------------------------------------------------------------|-------------------------------------------|-------------------------------------|------------------------------------|---------------------------------------------------------------------------------------------|--------------------------------------------|-------------------------|-------------------------------------------------------|
|                                                   | 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/ <i>Impaired</i> | Jumlah/<br><i>Total</i> |                                                       |
| <b>Aset Keuangan</b>                              |                                                                                             |                                           |                                     |                                    |                                                                                             |                                            |                         | <b>Financial Assets</b>                               |
| Giro pada Bank Indonesia                          | -                                                                                           | -                                         | -                                   | 2.658.276                          | -                                                                                           | -                                          | 2.658.276               | <i>Current accounts with Bank Indonesia</i>           |
| Giro pada bank lain                               | 338.300                                                                                     | -                                         | -                                   | -                                  | -                                                                                           | -                                          | 338.300                 | <i>Current accounts with other banks</i>              |
| Penempatan pada Bank Indonesia dan bank lain      | 711.075                                                                                     | -                                         | -                                   | -                                  | -                                                                                           | -                                          | 711.075                 | <i>Placements with Bank Indonesia and other banks</i> |
| Efek-efek                                         | 5.919.959                                                                                   | -                                         | -                                   | -                                  | -                                                                                           | -                                          | 5.919.959               | <i>Marketable securities</i>                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 125.469                                                                                     | -                                         | -                                   | -                                  | -                                                                                           | -                                          | 125.469                 | <i>Securities purchased under agreement to resell</i> |
| Tagihan derivatif                                 | -                                                                                           | -                                         | -                                   | 35                                 | -                                                                                           | -                                          | 35                      | <i>Derivative receivables</i>                         |
| Pendapatan bunga yang masih akan diterima         | -                                                                                           | -                                         | -                                   | 326.422                            | -                                                                                           | -                                          | 326.422                 | <i>Accrued interest receivables</i>                   |
| Kredit yang diberikan                             | -                                                                                           | -                                         | -                                   | 11.993.285                         | 38.762                                                                                      | 115.322                                    | 12.147.369              | <i>Loans</i>                                          |
| Tagihan akseptasi                                 | -                                                                                           | -                                         | -                                   | 131.863                            | -                                                                                           | -                                          | 131.863                 | <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                       | -                                                                                           | -                                         | -                                   | 38.332                             | -                                                                                           | -                                          | 38.332                  | <i>Guarantee deposits and receivables</i>             |
| Jumlah                                            | 7.094.803                                                                                   | -                                         | -                                   | 15.148.219                         | 38.762                                                                                      | 115.322                                    | 22.397.106              | <i>Total</i>                                          |
| Cadangan kerugian penurunan nilai                 |                                                                                             |                                           |                                     |                                    |                                                                                             |                                            | (511.822)               | <i>Allowance for impairment losses</i>                |
| <b>Jumlah – bersih</b>                            |                                                                                             |                                           |                                     |                                    |                                                                                             |                                            | <b>21.885.284</b>       | <b><i>Total – net</i></b>                             |

43. MANAJEMEN RISIKO (lanjutan)

III. Profil risiko (lanjutan)

1. Risiko kredit (lanjutan)

b. Risiko kredit konsentrasi (lanjutan)

Evaluasi penurunan nilai (lanjutan)

Berikut ini adalah risiko kredit berdasarkan klasifikasi evaluasi penurunan nilai pada tanggal 31 Desember 2023 dan 2022: (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)

b. Concentration credit risk (continued)

*Impairment assessment (continued)*

*Below are credit risk based on allowance for impairment losses assessment classification as of December 31, 2023 and 2022: (continued)*

*Acceptance Receivables (continued)*

*The table below shows credit quality based on category of financial instruments: (continued)*

|                                                   | 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> | Mengalami penurunan nilai/ <i>Impaired</i> | Jumlah/ <i>Total</i> |                                                       |
| <u>Aset Keuangan</u>                              | <u>Tingkat tinggi/<br/>High grade</u>                                                       | <u>Tingkat standar/<br/>Standard grade</u> | <u>Tingkat rendah/<br/>Low grade</u> | <u>Tanpa peringkat/<br/>Unrated</u> |                                                                                             |                                            |                      | <u>Financial Assets</u>                               |
| Giro pada Bank Indonesia                          | -                                                                                           | -                                          | -                                    | 2.937.933                           | -                                                                                           | -                                          | 2.937.933            | <i>Current accounts with Bank Indonesia</i>           |
| Giro pada bank lain                               | 375.403                                                                                     | -                                          | -                                    | -                                   | -                                                                                           | -                                          | 375.403              | <i>Current accounts with other banks</i>              |
| Penempatan pada Bank Indonesia dan bank lain      | 1.378.005                                                                                   | -                                          | -                                    | -                                   | -                                                                                           | -                                          | 1.378.005            | <i>Placements with Bank Indonesia and other banks</i> |
| Efek-efek                                         | 4.045.694                                                                                   | -                                          | -                                    | -                                   | -                                                                                           | -                                          | 4.045.694            | <i>Marketable securities</i>                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 1.678.796                                                                                   | -                                          | -                                    | -                                   | -                                                                                           | -                                          | 1.678.796            | <i>Securities purchased under agreement to resell</i> |
| Tagihan derivatif                                 | -                                                                                           | -                                          | -                                    | 143                                 | -                                                                                           | -                                          | 143                  | <i>Derivative receivables</i>                         |
| Pendapatan bunga yang masih akan diterima         | -                                                                                           | -                                          | -                                    | 365.947                             | -                                                                                           | -                                          | 365.947              | <i>Accrued interest receivables</i>                   |
| Kredit yang diberikan                             | -                                                                                           | -                                          | -                                    | 10.136.587                          | 22.832                                                                                      | 70.351                                     | 10.229.770           | <i>Loans</i>                                          |
| Tagihan akseptasi                                 | -                                                                                           | -                                          | -                                    | 277.445                             | -                                                                                           | -                                          | 277.445              | <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                       | -                                                                                           | -                                          | -                                    | 54.091                              | -                                                                                           | -                                          | 54.091               | <i>Guarantee deposits and receivables</i>             |
| Jumlah                                            | 7.477.898                                                                                   | -                                          | -                                    | 13.772.152                          | 22.832                                                                                      | 70.351                                     | 21.343.233           | <i>Total</i>                                          |
| Cadangan kerugian penurunan nilai                 |                                                                                             |                                            |                                      |                                     |                                                                                             |                                            | (526.189)            | <i>Allowance for impairment losses</i>                |
| <b>Jumlah – bersih</b>                            |                                                                                             |                                            |                                      |                                     |                                                                                             |                                            | <b>20.817.044</b>    | <b><i>Total – net</i></b>                             |

43. MANAJEMEN RISIKO (lanjutan)

III. Profil risiko (lanjutan)

1. Risiko kredit (lanjutan)

b. Risiko kredit konsentrasi (lanjutan)

Evaluasi penurunan nilai (lanjutan)

Kualitas kredit didefinisikan sebagai berikut:

- a) Tingkat tinggi: Peringkat dari pihak ketiga dalam kategori ini memiliki kapasitas sangat baik dalam memenuhi komitmen keuangan dengan risiko kredit sangat rendah;
- b) Tingkat sedang: Peringkat dari pihak ketiga dalam kategori ini memiliki kapasitas yang baik dalam memenuhi komitmen keuangan dengan risiko kredit sangat rendah;
- c) Tingkat rendah: Peringkat dari pihak ketiga dalam kategori ini memiliki kapasitas yang cukup dalam memenuhi komitmen keuangan dengan risiko kredit sedang;
- d) Tanpa peringkat: Pihak ketiga dalam kategori yang sekarang ini tidak menyediakan peringkat dikarenakan ketidaktersediaan dari model-model peringkat dan pemerintah dan/atau agen-agen yang berhubungan dengan pemerintah.

Analisis umur kredit yang diberikan yang jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

| 2023                                 |               |                                        |                  |                  |
|--------------------------------------|---------------|----------------------------------------|------------------|------------------|
|                                      | Jumlah/ Total | Kurang dari 30 hari/ Less than 30 days | 31-60 hari/ days | 61-90 hari/ days |
| Korporasi                            | -             | -                                      | -                | -                |
| Komersial/Usaha Kecil Menengah (UKM) | 1.102         | 1.102                                  | -                | -                |
| Konsumen                             | 37.660        | 391                                    | 65               | 37.204           |
| <b>Jumlah</b>                        | <b>38.762</b> | <b>1.493</b>                           | <b>65</b>        | <b>37.204</b>    |

| 2022                                 |               |                                        |                  |                  |
|--------------------------------------|---------------|----------------------------------------|------------------|------------------|
|                                      | Jumlah/ Total | Kurang dari 30 hari/ Less than 30 days | 31-60 hari/ days | 61-90 hari/ days |
| 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>    |

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)

b. Concentration credit risk (continued)

Impairment assessment (continued)

The credit qualities are defined as follows:

- a) High grade: Third parties rating in this category have an excellent capacity to meet its' financial commitments with very low credit risk;
- b) Standard grade: Third parties rating in this category have a good capacity to meet its' financial commitments with very low credit risk;
- c) Low grade: Third parties rating in this category have fairly acceptable capacity to meet its' financial commitments with standard credit risk;
- d) 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, 2023 and 2022 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 reviu 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:*
  - a. *Be responsive to the Market Risk Profile Report related to Interest Rate Risk and macro condition developments reported by Risk management Unit (SKMR) periodically;*
  - b. *Policies for taking conservative positions against interest rate risk exposure in accordance with the applicable regulations with emphasis on the prudent 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)

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 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 2023 dan 2022 adalah sebagai berikut:

The following table presents information on the contractual interest rate on average per year for financial assets and liabilities that are significant for the years ended December 31, 2023 and 2022 are as follows:

|                                                   | 2023              |                                            | 2022              |                                            |                                                |
|---------------------------------------------------|-------------------|--------------------------------------------|-------------------|--------------------------------------------|------------------------------------------------|
|                                                   | 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                               | 3,58%             | 0,02%                                      | 0,33%             | 0,01%                                      | Current account with other banks               |
| Penempatan pada Bank Indonesia dan bank lain      | 5,15%             | 5,00%                                      | 3,01%             | 1,75%                                      | Placements with Bank Indonesia and other banks |
| Efek-efek                                         | 6,14%             | 2,91%                                      | 6,00%             | 2,09%                                      | Marketable Securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 6,80%             | 0,00%                                      | 4,11%             | 0,00%                                      | Securities purchased under agreement to resale |
| Kredit yang diberikan                             | 10,82%            | 6,20%                                      | 11,15%            | 6,14%                                      | Loans                                          |
| <u>Liabilitas</u>                                 |                   |                                            |                   |                                            | <u>Liabilities</u>                             |
| Simpanan nasabah                                  |                   |                                            |                   |                                            | Deposits from customers                        |
| Giro                                              | 0,82%             | 0,01%                                      | 0,78%             | 0,06%                                      | Demand deposits                                |
| Tabungan                                          | 0,75%             | 0,00%                                      | 0,95%             | 0,00%                                      | Savings deposits                               |
| Deposito berjangka                                | 3,73%             | 1,52%                                      | 2,97%             | 0,48%                                      | Time deposits                                  |
| Simpanan dari bank lain                           |                   |                                            |                   |                                            | Deposits from Otherbanks                       |
| Deposito berjangka                                | 6,15%             | 0,00%                                      | 2,90%             | 0,00%                                      | Time deposits                                  |
| Deposito on call                                  | 0,00%             | 0,00%                                      | 0,00%             | 0,00%                                      | On call deposits                               |
| Giro                                              | 1,78%             | 0,00%                                      | 0,89%             | 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:

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:

|                                                   | 2023               |                                            |                                                      |                                                        |                                                         |                                          |                                                |
|---------------------------------------------------|--------------------|--------------------------------------------|------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------|
|                                                   | Jumlah/<br>Total   | Kurang dari 6 bulan/<br>Less than 6 months | 6 bulan sampai 12 bulan/<br>6 months until 12 months | 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>Keterangan</u>                                 |                    |                                            |                                                      |                                                        |                                                         |                                          | <u>Descriptions</u>                            |
| Giro pada bank lain                               | 338.300            | 338.300                                    | -                                                    | -                                                      | -                                                       | -                                        | Current accounts With other banks              |
| Penempatan pada Bank Indonesia dan bank lain      | 711.075            | 711.075                                    | -                                                    | -                                                      | -                                                       | -                                        | Placements with Bank Indonesia and other Banks |
| Efek-efek                                         | 5.919.959          | 1.624.679                                  | 1.560.280                                            | 1.718.279                                              | 671.817                                                 | 344.904                                  | Marketable securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 125.469            | -                                          | 125.469                                              | -                                                      | -                                                       | -                                        | Securities purchased under agreement to resale |
| Kredit yang diberikan                             | 12.147.369         | 2.617.263                                  | 2.576.862                                            | 341.063                                                | 2.980.659                                               | 3.631.522                                | Loans                                          |
| Jumlah aset keuangan                              | <u>19.242.172</u>  | <u>5.291.317</u>                           | <u>4.262.611</u>                                     | <u>2.059.342</u>                                       | <u>3.652.476</u>                                        | <u>3.976.426</u>                         | Total financial assets                         |
| Simpanan nasabah                                  | 20.631.701         | 20.395.350                                 | 236.351                                              | -                                                      | -                                                       | -                                        | Deposits from Customers                        |
| Simpanan dari bank lain                           | 336.958            | 336.958                                    | -                                                    | -                                                      | -                                                       | -                                        | Deposits from other banks                      |
| Pinjaman subordinasi                              | 200.000            | -                                          | -                                                    | -                                                      | -                                                       | 200.000                                  | Subordinated loan                              |
| Jumlah liabilitas keuangan                        | <u>21.168.659</u>  | <u>20.732.308</u>                          | <u>236.351</u>                                       | <u>-</u>                                               | <u>-</u>                                                | <u>200.000</u>                           | Total financial liabilities                    |
| Jumlah selisih penilaian bunga                    | <u>(1.926.487)</u> | <u>(15.440.991)</u>                        | <u>4.026.260</u>                                     | <u>2.059.342</u>                                       | <u>3.652.476</u>                                        | <u>3.776.426</u>                         | Interest repricing gap                         |

43. MANAJEMEN RISIKO (lanjutan)

III. Profil risiko (lanjutan)

2. Risiko pasar (lanjutan)

Risiko suku bunga (lanjutan)

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)

| Keterangan                                              | 2022               |                                                     |                                                                         |                                                                    |                                                                     |                                                | 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<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 |                                                      |
| Giro pada bank lain                                     | 375.403            | 375.403                                             | -                                                                       | -                                                                  | -                                                                   | -                                              | Current accounts<br>With other banks                 |
| Penempatan pada Bank<br>Indonesia dan bank lain         | 1.378.005          | 1.378.005                                           | -                                                                       | -                                                                  | -                                                                   | -                                              | Placements with Bank<br>Indonesia and other<br>Banks |
| Efek-efek                                               | 4.045.694          | 632.832                                             | 567.317                                                                 | 908.673                                                            | 1.183.686                                                           | 753.186                                        | Marketable securities                                |
| Efek-efek yang dibeli<br>dengan janji dijual<br>kembali | 1.678.796          | 1.527.913                                           | 150.883                                                                 | -                                                                  | -                                                                   | -                                              | Securities purchased under<br>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                                    | <u>17.707.668</u>  | <u>4.775.256</u>                                    | <u>2.653.269</u>                                                        | <u>1.471.442</u>                                                   | <u>3.978.633</u>                                                    | <u>4.829.068</u>                               | 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<br>keuangan                           | <u>20.543.719</u>  | <u>20.221.773</u>                                   | <u>121.946</u>                                                          | <u>-</u>                                                           | <u>-</u>                                                            | <u>200.000</u>                                 | Total financial liabilities                          |
| Jumlah selisih penilaian<br>bunga                       | <u>(2.836.051)</u> | <u>(15.446.517)</u>                                 | <u>2.531.323</u>                                                        | <u>1.471.442</u>                                                   | <u>3.978.633</u>                                                    | <u>4.629.068</u>                               | 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*).

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.

43. RISK MANAGEMENT (continued)

III. Risk profile (continued)

2. Market risk (continued)

Interest rate risk (continued)

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)

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 its assets and liabilities immediately, including the repricing date or the type of interest rate (*fixed* or *floating*).

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/ Year | IDR                                                                                        |                                                                                                                                                                                                 |
|-------------|--------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|             | Kenaikan/<br>(penurunan) dalam basis<br>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 |
| 2023        | 100<br>(100)                                                                               | (38.563,38)<br>38.563,38                                                                                                                                                                        |
| 2022        | 100<br>(100)                                                                               | (72.335,53)<br>72.335,53                                                                                                                                                                        |

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:

|  | USD                                                                                        |                                                                                                                                                                                                 |
|--|--------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | Kenaikan/<br>(penurunan) dalam basis<br>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 |
|  | 100<br>(100)                                                                               | (535,65)<br>535,65                                                                                                                                                                              |
|  | 100<br>(100)                                                                               | 8.250,78<br>(8.250,78)                                                                                                                                                                          |

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 per functional.

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 reuiu 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 2023 dan 2022, 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)

1. Standar dization of policies and procedures:
  - a. Having and implementing market risk management guidelines and other internal policy/ procedures related to the foreign exchange risk.
  - b. Conduct a review and improvement of guidelines/ market risk related to foreign exchange risk management Procedures periodically.
2. Implementing the process of identification, measurement, monitoring and controlling of foreign exchange riskin accordance to regulator (BI/OJK) and recent best practices, including stress testing to the worst case scenario on exposure which has a sensitivity of foreign exchange risk.
5. Conduct monitoring on certain market transactions periodically to mitigate the risks in advance.

During the year, the Bank has conducted development and simulation on methodology of internal capital requirements calculation to cover market risks using internal VaR (*Value at Risk*) which are the *Variance co Variance* and *Historical Simulation* methods through the application of *Market Risk Measurement* (MRM). In regard to market risk management, the Bank is facilitated through its *Assets and Liabilities Committee* (ALCO).

The Bank manages its foreign currency position for its financial assets and liabilities by monitoring the Bank's Net Open Position (NOP). As of December 31, 2023 and 2022, 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 2023 dan 2022. Termasuk didalamnya adalah instrumen keuangan pada nilai tercatat, dikategorikan berdasarkan jenis mata uang:

| 2023                                         |                                                |                              |                                      |                                       |                      |                  |
|----------------------------------------------|------------------------------------------------|------------------------------|--------------------------------------|---------------------------------------|----------------------|------------------|
|                                              | 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                                          | 25.466                                         | 1.511                        | 8.911                                | 1.920                                 | 1.547                | 39.355           |
| Giro pada Bank Indonesia                     | 73.121                                         | -                            | -                                    | -                                     | -                    | 73.121           |
| Giro pada bank lain                          | 181.387                                        | 981                          | 21.005                               | 1.894                                 | 6.938                | 212.205          |
| Penempatan pada Bank Indonesia dan bank lain | 431.116                                        | -                            | -                                    | -                                     | -                    | 431.116          |
| Efek-efek                                    | 231.067                                        | -                            | -                                    | -                                     | -                    | 231.067          |
| Pendapatan bunga yang masih akan diterima    | 5.160                                          | -                            | 46                                   | -                                     | -                    | 5.206            |
| Kredit yang diberikan                        | 500.158                                        | -                            | 15.684                               | -                                     | -                    | 515.842          |
| <b>Jumlah</b>                                | <b>1.447.475</b>                               | <b>2.492</b>                 | <b>45.646</b>                        | <b>3.814</b>                          | <b>8.485</b>         | <b>1.507.912</b> |
| <b>Liabilitas</b>                            |                                                |                              |                                      |                                       |                      |                  |
| Liabilitas segera                            | 1.380                                          | -                            | -                                    | -                                     | -                    | 1.380            |
| Simpanan nasabah                             | 1.615.461                                      | 31                           | 35.099                               | 2                                     | 721                  | 1.651.314        |
| Bunga masih harus dibayar                    | 2.136                                          | -                            | (67)                                 | -                                     | -                    | 2.069            |
| Liabilitas lain-lain                         | 856                                            | -                            | -                                    | -                                     | -                    | 856              |
| <b>Jumlah</b>                                | <b>1.619.833</b>                               | <b>31</b>                    | <b>35.032</b>                        | <b>2</b>                              | <b>721</b>           | <b>1.655.619</b> |
| <b>Laporan posisi keuangan – bersih</b>      | <b>(172.358)</b>                               | <b>2.461</b>                 | <b>10.614</b>                        | <b>3.812</b>                          | <b>7.764</b>         | <b>(147.707)</b> |
| 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          |
| <b>Jumlah</b>                                | <b>1.584.622</b>                               | <b>6.740</b>                 | <b>93.178</b>                        | <b>2.679</b>                          | <b>12.603</b>        | <b>1.699.822</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            |
| 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>32.629</b>                                  | <b>6.355</b>                 | <b>2.414</b>                         | <b>2.679</b>                          | <b>11.833</b>        | <b>55.910</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, 2023 and 2022. 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                                         |
| <b>Total</b>                                  |
| <b>Liabilities</b>                            |
| Obligation due Immediately                    |
| Deposits from customers                       |
| Accrued interest Payables                     |
| Other liabilities                             |
| <b>Total</b>                                  |
| <b>Statement of financials position – net</b> |

|                                               |
|-----------------------------------------------|
| <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                                         |
| <b>Tota</b>                                   |
| <b>Liabilities</b>                            |
| Obligation due Immediately                    |
| Deposits from customers                       |
| Accrued interest Payables                     |
| Other liabilities                             |
| <b>Total</b>                                  |
| <b>Statement of financials position – net</b> |



43. MANAJEMEN RISIKO (lanjutan)

III. Profil risiko (lanjutan)

2. Risiko pasar (lanjutan)

Risiko nilai tukar (lanjutan)

Tabel di bawah ini menggambarkan posisi mata uang asing atas aset dan liabilitas moneter yang tidak diperdagangkan pada tanggal 31 Desember 2023 dan 2022 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).

| 2023                  |                                                                                                  |                                                                                      |                             |
|-----------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-----------------------------|
|                       | Kenaikan/<br>(penurunan) dalam<br>basis poin/<br><i>Increase/ (decrease)<br/>in basis points</i> | Sensitivitas dalam<br>laporan laba rugi/<br><i>Sensitivity of profit or<br/>loss</i> | Currency                    |
|                       |                                                                                                  |                                                                                      |                             |
| <b>Mata uang</b>      |                                                                                                  |                                                                                      |                             |
| Dolar Amerika Serikat | 10/(10)                                                                                          | 8,12/(8,12)                                                                          | United States Dollar        |
| Poundsterling Inggris | 10/(10)                                                                                          | 4,99/(4,99)                                                                          | Great Britain Poundsterling |
| Euro Eropa            | 10/(10)                                                                                          | 2,18/(2,18)                                                                          | European Euro               |
|                       |                                                                                                  |                                                                                      |                             |
| 2022                  |                                                                                                  |                                                                                      |                             |
|                       | Kenaikan/<br>(penurunan) dalam<br>basis poin/<br><i>Increase/ (decrease)<br/>in basis points</i> | Sensitivitas dalam<br>laporan laba rugi/<br><i>Sensitivity of profit or<br/>loss</i> | Currency                    |
|                       |                                                                                                  |                                                                                      |                             |
| <b>Mata uang</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. RISK MANAGEMENT (continued)

III. Risk profile (continued)

2. Market risk (continued)

Foreign exchange risk (continued)

The table below indicates the foreign currencies position of non-trading monetary assets and liabilities as of December 31, 2023 and 2022 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).

**43. MANAJEMEN RISIKO (lanjutan)**

**III. Profil risiko (lanjutan)**

**3. Risiko likuiditas**

Risiko likuiditas adalah risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank.

Kunci pengukuran yang digunakan oleh Bank untuk mengelola risiko likuiditas adalah dengan menggunakan analisis gap dan rasio-rasio likuiditas seperti rasio aset likuid terhadap dana pihak ketiga, rasio deposito inti, Rasio Intermediasi Makroprudensial (RIM), serta dengan memantau posisi bersih arus kas dalam jangka waktu 1 hari sampai dengan 3 bulan ke depan dan aktivitas pendanaan antar bank. Bank melakukan pemantauan atas pengelolaan risiko likuiditas melalui perkembangan profil risiko likuiditas setiap bulan yang dilaporkan kepada Direksi dan Komite Pemantau Risiko.

Beberapa langkah telah diambil dalam mengelola risiko likuiditas, seperti dari sisi aset, strategi pembelian instrumen keuangan yang berkualitas tinggi dan berisiko rendah untuk posisi *trading book*, *available for sale* dan *hold to maturity*, memelihara posisi aset likuid, dan menjaga saldo Giro Wajib Minimum (GWM) sesuai ketentuan Bank Indonesia. Sementara di sisi kewajiban, strategi memelihara komposisi *Current Account Savings Account* (CASA) terhadap total deposito dan melakukan analisis terhadap jenis-jenis liabilitas dan jangka waktunya.

Langkah yang diambil oleh Bank sehubungan dengan mismatch antara aset dan liabilitas moneter yang jatuh tempo antara 1 (satu) sampai dengan 6 (enam) bulan adalah meningkatkan pelayanan kepada nasabah, memantau perpanjangan simpanan, mencari nasabah baru serta menawarkan produk dan bunga yang menarik kepada nasabah, untuk menjaga stabilitas dan kontinuitas jumlah simpanan.

Di samping itu, Bank juga mengintensifkan usaha penagihan kepada debitur bermasalah, penjualan agunan yang diambil alih (AYDA) dan menempatkan kelebihan dana pada surat-surat berharga yang memiliki pasar yang likuid sehingga dapat dicairkan setiap saat apabila Bank membutuhkan dana.

**43. RISK MANAGEMENT (continued)**

**III. Risk profile (continued)**

**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)**

|                                                   | 2023         |                                         |                                                          |                                                         |                                                        |                                                         |                                          |                                                |
|---------------------------------------------------|--------------|-----------------------------------------|----------------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------|
|                                                   |              | Kurang dari 1 bulan/<br>Less than 1 mon | 1 bulan sampai dengan 3 bulan/<br>1 month until 3 months | 3 bulan sampai dengan 1 tahun/<br>3 months until 1 year | 1 tahun sampai dengan 2 tahun/<br>1 year until 2 years | 2 tahun sampai dengan 5 tahun/<br>2 years until 5 years | Lebih dari 5 tahun/<br>More than 5 years |                                                |
| Aset                                              | Jumlah/Total |                                         |                                                          |                                                         |                                                        |                                                         |                                          | Assets                                         |
| Kas                                               | 369.134      | 369.134                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Cash                                           |
| Giro pada Bank Indonesia                          | 2.658.276    | 2.658.276                               | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Current accounts with Bank Indonesia           |
| Giro pada bank lain                               | 338.300      | 338.300                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Current accounts with other banks              |
| Penempatan pada Bank Indonesia dan bank lain      | 711.075      | 279.959                                 | 431.116                                                  | -                                                       | -                                                      | -                                                       | -                                        | Placements with Bank Indonesia and other banks |
| Efek-efek                                         | 5.919.959    | -                                       | 753.716                                                  | 2.431.243                                               | 1.718.279                                              | 671.817                                                 | 344.904                                  | Marketable securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 125.469      | -                                       | -                                                        | 125.469                                                 | -                                                      | -                                                       | -                                        | Securities purchased under agreement to resell |
| Tagihan derivatif                                 | 35           | 35                                      | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Derivative receivables                         |
| Pendapatan bunga yang masih akan diterima         | 326.422      | 326.422                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Accrued interest receivables                   |
| Kredit yang diberikan                             | 12.147.369   | 1.385.346                               | 33.573                                                   | 3.775.206                                               | 341.063                                                | 2.980.659                                               | 3.631.522                                | Loans                                          |
| Tagihan akseptasi                                 | 131.863      | -                                       | -                                                        | 131.863                                                 | -                                                      | -                                                       | -                                        | Acceptance receivables                         |
| Penyertaan saham                                  | 6            | -                                       | -                                                        | -                                                       | -                                                      | -                                                       | 6                                        | Investment in shares of stock                  |
| Aset lain-lain:                                   |              |                                         |                                                          |                                                         |                                                        |                                                         |                                          | Other assets:                                  |
| Setoran jaminan dan tagihan                       | 38.332       | -                                       | -                                                        | -                                                       | 38.332                                                 | -                                                       | -                                        | Guarantee deposits and receivables             |
| Jumlah                                            | 22.766.240   | 5.357.472                               | 1.218.405                                                | 6.463.781                                               | 2.097.674                                              | 3.652.476                                               | 3.976.432                                | Total                                          |
| Liabilitas                                        |              |                                         |                                                          |                                                         |                                                        |                                                         |                                          | Liabilities                                    |
| Liabilitas segera                                 | 95.711       | 95.711                                  | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Obligations due immediately                    |
| Simpanan nasabah                                  | 20.631.701   | 18.362.230                              | 1.773.840                                                | 495.631                                                 | -                                                      | -                                                       | -                                        | Deposits from customers                        |
| Simpanan dari bank lain                           | 336.958      | 336.958                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Deposits from other banks                      |
| Liabilitas derivatif                              | 1.057        | 1.057                                   | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Derivative payables                            |
| Liabilitas akseptasi                              | 131.863      | -                                       | -                                                        | 131.863                                                 | -                                                      | -                                                       | -                                        | Acceptance payables                            |
| Bunga masih harus dibayar                         | 26.693       | 26.693                                  | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Accrued interest payables                      |
| Liabilitas lain-lain                              | 378.007      | -                                       | -                                                        | -                                                       | -                                                      | -                                                       | 378.007                                  | other liabilities                              |
| Jumlah                                            | 21.601.990   | 18.822.649                              | 1.773.840                                                | 627.494                                                 | -                                                      | -                                                       | 378.007                                  | Total                                          |
| Aset (liabilitas) bersih                          | 1.164.250    | (13.465.177)                            | (555.434)                                                | 5.836.287                                               | 2.097.674                                              | 3.652.476                                               | 3.598.426                                | Net assets (liabilities)                       |

**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                |                                                                         |                                                                     |                                                                    |                                                                     |                                                |                                                        |  |
|---------------------------------------------------------|----------------|---------------------|-------------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------|--------------------------------------------------------|--|
|                                                         |                |                     | 1 bulan<br>sampai<br>dengan<br>3 bulan/<br>1 month<br>until<br>3 months | 3 bulan<br>sampai<br>dengan<br>1 tahun/<br>3 months until<br>1 year | 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 |                                                        |  |
|                                                         |                | Jumlah/Total        | Kurang dari 1<br>bulan/<br>Less than<br>1 mon                           |                                                                     |                                                                    |                                                                     |                                                |                                                        |  |
| <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<br>Bank Indonesia                |  |
| Giro pada bank lain                                     | 375.403        | 375.403             | -                                                                       | -                                                                   | -                                                                  | -                                                                   | -                                              | Current accounts with<br>other banks                   |  |
| Penempatan pada Bank<br>Indonesia dan bank lain         | 1.378.005      | 1.378.005           | -                                                                       | -                                                                   | -                                                                  | -                                                                   | -                                              | Placements with Bank<br>Indonesia and other<br>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<br>dengan janji dijual<br>kembali | 1.678.796      | 1.527.913           | -                                                                       | 150.883                                                             | -                                                                  | -                                                                   | -                                              | Securities purchased<br>under agreement to<br>resell   |  |
| Tagihan derivatif                                       | 143            | 143                 | -                                                                       | -                                                                   | -                                                                  | -                                                                   | -                                              | Derivative receivables                                 |  |
| Pendapatan bunga yang<br>masih akan diterima            | 365.947        | 365.947             | -                                                                       | -                                                                   | -                                                                  | -                                                                   | -                                              | Accrued interest<br>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<br>stock                       |  |
| Aset lain-lain:<br>Setoran jaminan<br>dan tagihan       | 54.091         | -                   | -                                                                       | -                                                                   | 54.091                                                             | -                                                                   | -                                              | Other assets:<br>Guarantee deposits<br>and receivables |  |
| Jumlah                                                  | 21.633.987     | 7.085.209           | 526.777                                                                 | 3.688.761                                                           | 1.525.533                                                          | 3.978.633                                                           | 4.829.074                                      | Total                                                  |  |
| <b>Liabilitas</b>                                       |                |                     |                                                                         |                                                                     |                                                                    |                                                                     |                                                | <b>Liabilities</b>                                     |  |
| Liabilitas segera                                       | 87.094         | 87.094              | -                                                                       | -                                                                   | -                                                                  | -                                                                   | -                                              | Obligations due<br>immediately                         |  |
| Simpanan nasabah                                        | 20.325.078     | 18.322.258          | 1.482.848                                                               | 519.972                                                             | -                                                                  | -                                                                   | -                                              | Deposits from<br>customers                             |  |
| Simpanan dari bank lain                                 | 18.641         | 18.641              | -                                                                       | -                                                                   | -                                                                  | -                                                                   | -                                              | Deposits from<br>other banks                           |  |
| Liabilitas derivatif                                    | 33             | 33                  | -                                                                       | -                                                                   | -                                                                  | -                                                                   | -                                              | Derivative payables                                    |  |
| Liabilitas akseptasi                                    | 277.445        | 11.601              | 68.839                                                                  | 197.005                                                             | -                                                                  | -                                                                   | -                                              | Acceptance payables                                    |  |
| Bunga masih harus<br>dibayar                            | 18.438         | 18.438              | -                                                                       | -                                                                   | -                                                                  | -                                                                   | -                                              | Accrued interest<br>payables                           |  |
| Liabilitas lain-lain                                    | 371.658        | -                   | -                                                                       | -                                                                   | -                                                                  | -                                                                   | 371.658                                        | Other liabilities                                      |  |
| Jumlah                                                  | 21.098.387     | 18.458.065          | 1.551.687                                                               | 716.977                                                             | -                                                                  | -                                                                   | 371.658                                        | Total                                                  |  |
| <b>Aset (liabilitas) bersih</b>                         | <b>535.600</b> | <b>(11.372.856)</b> | <b>(1.024.910)</b>                                                      | <b>2.971.784</b>                                                    | <b>1.525.533</b>                                                   | <b>3.978.633</b>                                                    | <b>4.457.416</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.

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.

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.

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 strategik**

Risiko strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

**43. RISK MANAGEMENT (continued)**

**III. Risk profile (continued)**

**7. Compliance risk (continued)**

*In general, the compliance risk is embedded in the limited liability company which is related to the prevailing laws and regulations and other regulations, which regulate the Bank's responsibility as a banking institution, such as: credit risk related to Capital Adequacy Ratio (CAR) regulations; Earning Assets Quality; Allowance for Impairment Losses (CKPN); Legal Lending Limit (LLL); Good Corporate Governance (GCG); and other risks related to certain regulations. The inability of the Bank to follow and comply with all laws and regulations related to the Bank's business activities may affect the continuity of the Bank.*

*The Bank identifies and manages compliance risk early by providing assistance to the business units and operational units in developing new products and/or activities and actively performs an assessment of Internal Guidelines and Procedures owned by the Bank to ensure that all external regulations have been applied properly in such manner and subsequently adhered to in practice.*

*The Bank monitors compliance risk exposure progress monthly and submits it to the Boards of Commissioners and Directors through the Bank's Risk Profile Report. The Bank also sets a risk mitigation strategy for each event of compliance risks that need special attention.*

*Furthermore, the Bank has the tools of online media to socialize all the rules applied to all levels in the Bank, hence each related unit can carry out its duties and responsibilities in accordance to the Bank's regulations.*

**8. Strategic risk**

*Strategic risk is the risk due to inappropriateness in the decision and/or execution of a strategic decision and failure to anticipate changes in the business environment.*

43. MANAJEMEN RISIKO (lanjutan)

III. Profil risiko (lanjutan)

8. Risiko strategik (lanjutan)

Ketidakmampuan Bank dalam melakukan penyusunan strategi yang tepat dapat menimbulkan kegagalan bisnis Bank di masa yang akan datang.

Bank melakukan identifikasi dan kuantifikasi risiko strategik sejak awal penyusunan rencana bisnis Bank dengan berpedoman pada visi, misi, strategi dan kemampuan Bank.

Bank mengelola risiko strategik melalui proses pertimbangan dan pengambilan keputusan secara kolektif dan komprehensif di lingkungan Komite Manajemen untuk disampaikan ke Direksi, yang turut mempengaruhi dan berdampak pada langkah-langkah bisnis yang akan diambil dalam kerangka kebijakan dan arah yang telah ditetapkan.

Selanjutnya, Bank memantau perkembangan eksposur risiko strategik setiap bulan dan menyampaikan kepada Dewan Komisaris dan Direksi melalui Laporan Profil Risiko Bank. Terhadap kejadian risiko strategik yang perlu mendapat perhatian khusus, telah ditetapkan strategi mitigasi risikonya oleh Bank.

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 2023 dan 2022, 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, 2023 and 2022, and not updated to reflect changes in market conditions which have occurred after this date.

|                                                      | 2023                               |                            |                                                      |
|------------------------------------------------------|------------------------------------|----------------------------|------------------------------------------------------|
|                                                      | Nilai tercatat/<br>Carrying amount | Nilai wajar/<br>Fair value |                                                      |
| <b>Aset keuangan:</b>                                |                                    |                            | <b>Financial assets:</b>                             |
| Kas                                                  | 369.134                            | 369.134                    | Cash                                                 |
| Giro pada Bank Indonesia                             | 2.658.276                          | 2.658.276                  | Current accounts with Bank Indonesia                 |
| Giro pada bank lain – bersih                         | 338.297                            | 338.297                    | Current accounts with other banks – net              |
| Penempatan pada Bank Indonesia dan bank lain- bersih | 711.075                            | 711.075                    | Placements with Bank Indonesia and other banks – net |
| Efek-efek – neto                                     | 5.919.277                          | 5.919.277                  | Marketable securities – net                          |
| Efek-efek yang dibeli dengan janji dijual kembali    | 125.469                            | 125.469                    | Securities purchased under agreement to resell       |
| Tagihan derivatif                                    | 35                                 | 35                         | Derivative receivables                               |
| Pendapatan bunga yang masih akan diterima            | 326.422                            | 326.422                    | Accrued interest receivables                         |
| Kredit yang diberikan – bersih                       | 11.636.733                         | 11.636.733                 | Loans – net                                          |
| Tagihan akseptasi                                    | 131.362                            | 131.362                    | Acceptance receivables                               |
| Penyertaan saham                                     | 6                                  | 6                          | Investment in shares of stock                        |
| Aset lain-lain:                                      |                                    |                            | Other assets:                                        |
| Setoran jaminan dan tagihan                          | 38.332                             | 38.332                     | Guarantee deposits and receivables                   |
| <b>Jumlah aset keuangan</b>                          | <b>22.254.418</b>                  | <b>22.254.418</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 2023 dan 2022, dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal ini. (lanjutan)

**44. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)**

The tables below summarize the comparison between the carrying amounts and fair values of all financial assets and liabilities presented per category of financial instruments. The fair values disclosed are based on relevant information available as of December 31, 2023 and 2022, and not updated to reflect changes in market conditions which have occurred after this date. (continued)

|                                    | 2023                               |                            |
|------------------------------------|------------------------------------|----------------------------|
|                                    | Nilai tercatat/<br>Carrying amount | Nilai wajar/<br>Fair value |
| <b><u>Liabilitas keuangan:</u></b> |                                    |                            |
| Liabilitas segera                  | 95.711                             | 95.711                     |
| Simpanan nasabah                   | 20.631.701                         | 20.631.701                 |
| Simpanan dari bank lain            | 336.958                            | 336.958                    |
| Liabilitas derivatif               | 1.057                              | 1.057                      |
| Liabilitas akseptasi               | 131.863                            | 131.863                    |
| Bunga masih harus dibayar          | 26.693                             | 26.693                     |
| Liabilitas lain-lain               | 378.007                            | 378.007                    |
| Pinjaman subordinasi               | 200.000                            | 200.000                    |
| <b>Jumlah liabilitas keuangan</b>  | <b>21.801.990</b>                  | <b>21.801.990</b>          |

|                                      |
|--------------------------------------|
| <b><u>Financial liabilities:</u></b> |
| Obligations due immediately          |
| Deposits from customers              |
| Deposits from other banks            |
| Derivative payables                  |
| Acceptance payables                  |
| Accrued interest payables            |
| Other liabilities                    |
| Subordinated loan                    |
| <b>Total financial liabilities</b>   |

|                                                      | 2022                               |                            |
|------------------------------------------------------|------------------------------------|----------------------------|
|                                                      | Nilai tercatat/<br>Carrying amount | Nilai wajar/<br>Fair value |
| <b><u>Aset keuangan:</u></b>                         |                                    |                            |
| Kas                                                  | 290.754                            | 290.754                    |
| Giro pada Bank Indonesia                             | 2.937.933                          | 2.937.933                  |
| Giro pada bank lain – bersih                         | 375.060                            | 375.060                    |
| Penempatan pada Bank Indonesia dan bank lain- bersih | 1.378.005                          | 1.378.005                  |
| Efek-efek – neto                                     | 4.045.146                          | 4.045.146                  |
| Efek-efek yang dibeli dengan janji dijual kembali    | 1.678.795                          | 1.678.795                  |
| Tagihan derivatif                                    | 143                                | 143                        |
| Pendapatan bunga yang masih akan diterima            | 365.947                            | 365.947                    |
| Kredit yang diberikan – bersih                       | 9.705.183                          | 9.705.183                  |
| Tagihan akseptasi                                    | 276.735                            | 276.735                    |
| Penyertaan saham                                     | 6                                  | 6                          |
| Aset lain-lain:                                      |                                    |                            |
| Setoran jaminan dan tagihan                          | 54.091                             | 54.091                     |
| <b>Jumlah aset keuangan</b>                          | <b>21.107.798</b>                  | <b>21.107.798</b>          |

|                                                      |
|------------------------------------------------------|
| <b><u>Financial assets:</u></b>                      |
| Cash                                                 |
| Current accounts with Bank Indonesia                 |
| Current accounts with other banks – net              |
| Placements with Bank Indonesia and other banks – net |
| Marketable securities – net                          |
| Securities purchased under agreement to resell       |
| Derivative receivables                               |
| Accrued interest receivables                         |
| Loans – net                                          |
| Acceptance receivables                               |
| Investment in shares of stock                        |
| Other assets:                                        |
| Guarantee deposits and receivables                   |
| <b>Total financial assets</b>                        |

|                                    | 2022                               |                            |
|------------------------------------|------------------------------------|----------------------------|
|                                    | Nilai tercatat/<br>Carrying amount | Nilai wajar/<br>Fair value |
| <b><u>Liabilitas keuangan:</u></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                     |
| 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>          |

|                                      |
|--------------------------------------|
| <b><u>Financial liabilities:</u></b> |
| Obligations due immediately          |
| Deposits from customers              |
| Deposits from other banks            |
| Derivative payables                  |
| Acceptance payables                  |
| Accrued interest payables            |
| 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 terutanganya 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 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 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 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:

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 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 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 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 Banked according to the fair value hierarchy:

| 2023                                    |                       |                       |                       |                   |                                    |
|-----------------------------------------|-----------------------|-----------------------|-----------------------|-------------------|------------------------------------|
| 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>                    |                       |                       |                       |                   | <b>Financial assets</b>            |
| Efek-efek :                             |                       |                       |                       |                   | Marketable securities              |
| <u>Rupiah</u>                           |                       |                       |                       |                   | <u>Rupiah</u>                      |
| - Biaya perolehan diamortisasi          | 4.293.003             | 4.293.003             | -                     | -                 | Amortized cost -                   |
| - Nilai wajar melalui komprehensif lain | 1.088.725             | 1.088.725             | -                     | -                 | Fair value through other -         |
| - Nilai wajar melalui laba rugi         | 307.164               | 307.164               | -                     | -                 | comprehensive income               |
| <u>Mata Uang Asing</u>                  |                       |                       |                       |                   | <u>Foreign Currency</u>            |
| - Biaya perolehan diamortisasi          | 77.914                | 77.914                | -                     | -                 | Amortized cost -                   |
| - Nilai wajar melalui komprehensif lain | 153.153               | 153.153               | -                     | -                 | Fair value through other -         |
| Kredit yang diberikan                   | 12.147.369            | -                     | -                     | 12.147.369        | comprehensive income               |
| <b>Jumlah</b>                           | <b>18.067.328</b>     | <b>5.919.959</b>      | <b>-</b>              | <b>12.147.369</b> | Loans                              |
| <b>Liabilitas keuangan</b>              |                       |                       |                       |                   | <b>Total</b>                       |
| Nilai wajar melalui laba rugi:          |                       |                       |                       |                   | <b>Financial liabilities</b>       |
| - Liabilitas derivatif                  | 1.057                 | -                     | -                     | 1.057             | Fair value through profit or loss: |
| - Pinjaman subordinasi                  | 200.000               | -                     | -                     | 200.000           | Derivatives payable -              |
| <b>Jumlah</b>                           | <b>201.057</b>        | <b>-</b>              | <b>-</b>              | <b>201.057</b>    | 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)

| 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 komprehensif lain | 962.082               | 962.082               | -                     |
| Kredit yang diberikan                   | 10.229.770            | -                     | 10.229.770            |
| <b>Jumlah</b>                           | <b>14.275.464</b>     | <b>4.045.694</b>      | <b>10.229.770</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>200.033</b>        |

**44. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)**

The tables below show the financial instruments measured at fair value Banked 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 2023 dan 2022 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, 2023 and 2022 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 -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 2023 dan 2022 adalah sebagai berikut:

|                                                                                                   | 2023       | 2022       |                                                                       |
|---------------------------------------------------------------------------------------------------|------------|------------|-----------------------------------------------------------------------|
| Komponen modal                                                                                    |            |            | Capital component                                                     |
| Modal inti                                                                                        |            |            | Core capital                                                          |
| Modal inti utama (CET 1)                                                                          | 3.584.721  | 3.353.245  | Common equity tier (CET 1)                                            |
| Modal inti tambahan (AT 1)                                                                        | -          | -          | Additional tier (AT 1)                                                |
| Jumlah modal inti                                                                                 | 3.584.721  | 3.353.245  | Total core capital                                                    |
| Modal pelengkap                                                                                   | 363.711    | 354.463    | Supplementary capital                                                 |
| Jumlah modal (Catatan 40)                                                                         | 3.948.432  | 3.707.708  | Total capital (Note 40)                                               |
| Aset tertimbang menurut risiko untuk risiko kredit                                                | 14.519.135 | 13.797.985 | Risk weighted assets for credit risk                                  |
| Aset tertimbang menurut risiko untuk risiko operasional                                           | 977.823    | 1.764.312  | Risk weighted assets for operational risk                             |
| Aset tertimbang menurut risiko untuk risiko pasar                                                 | 321.312    | 346.212    | Risk weighted assets for market risk                                  |
| Rasio kewajiban penyediaan modal minimum untuk risiko kredit dan risiko operasional               | 25,48%     | 23,82%     | Capital adequacy ratio (CAR) with credit and operational risk         |
| Rasio kewajiban penyediaan modal minimum untuk risiko kredit, risiko operasional dan risiko pasar | 24,96%     | 23,31%     | Capital adequacy ratio (CAR) with credit, operational and market risk |
| Rasio KPMM                                                                                        |            |            | CAR ratio                                                             |
| Rasio CET 1                                                                                       | 22,66%     | 21,08%     | CET 1 ratio                                                           |
| Rasio AT 1                                                                                        | 0,00%      | 0,00%      | AT 1 ratio                                                            |
| Rasio AT 2                                                                                        | 2,30%      | 2,23%      | AT 2 ratio                                                            |
| Rasio Total                                                                                       | 24,96%     | 23,31%     | 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                                                            | 9,39%      | 9,35%      | 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, 2023 and 2022 are as follows:*

**46. RASIO ASET PRODUKTIF TERHADAP JUMLAH ASET**

Tabel berikut menyajikan rasio aset produktif sebelum dikurangi penyisihan kerugian terhadap jumlah aset:

|                                              | <b>2023</b>   |
|----------------------------------------------|---------------|
| Giro pada Bank Indonesia dan bank lain       | 11,48%        |
| Penempatan pada Bank Indonesia dan bank lain | 2,72%         |
| Efek-efek                                    | 22,68%        |
| Kredit yang diberikan                        | 46,54%        |
| Penyertaan saham                             | 0,00%         |
| <b>Jumlah rasio aset produktif</b>           | <b>83,42%</b> |

**47. INFORMASI PENTING LAINNYA**

|                                                                                     | <b>2023</b> |
|-------------------------------------------------------------------------------------|-------------|
| Rasio aset tetap terhadap modal                                                     | 54,70%      |
| Rasio kredit yang diberikan terhadap dana pihak ketiga (LDR)                        | 58,88%      |
| Rasio kredit yang tergolong <i>non-performing loans</i> (NPL) terhadap total kredit | 0,31%       |
| Rasio beban operasional terhadap pendapatan operasional (BOPO)                      | 90,11%      |
| Rasio aset produktif bermasalah terhadap total aset produktif                       | 1,09%       |
| Rasio laba setelah pajak terhadap rata-rata aset (ROA)                              | 0,60%       |
| Rasio laba setelah pajak terhadap rata-rata ekuitas (ROE)                           | 4,24%       |
| <i>Net Interest Margin</i> (NIM)                                                    | 5,58%       |

**46. EARNING ASSETS RATIO OF TOTAL ASSETS**

The following table presents the ratio of productive assets before allowance for losses to total assets:

|                                                      | <b>2022</b>   |
|------------------------------------------------------|---------------|
| Current accounts with Bank Indonesia and other banks | 13,02%        |
| Placements with Bank Indonesia and other banks       | 5,42%         |
| Marketable securities                                | 15,90%        |
| Loans                                                | 38,15%        |
| Investment in shares of stock                        | 0,00%         |
| <b>Total earning assets ratio</b>                    | <b>72,49%</b> |

**47. OTHER IMPORTANT INFORMATION**

|                                                       | <b>2022</b> |
|-------------------------------------------------------|-------------|
| Fixed assets to capital ratio                         | 56,89%      |
| Loan to deposit ratio (LDR)                           | 50,33%      |
| Non-performing loans (NPL) to total loans ratio       | 0,41%       |
| Operating expenses to operating income ratio          | 96,26%      |
| Non-performing earning assets to earning assets ratio | 1,55%       |
| Return on assets (ROA) ratio                          | 0,25%       |
| Return on equity (ROE) ratio                          | 1,63%       |
| Net interest margin (NIM)                             | 4,79%       |



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