

Collaborating for **Sustainability**









Penjelasan Tema

Theme Explanation



Keberhasilan PT Bank Artha Graha Internasional Tbk mempertahankan kinerja terbaik tahun 2022 merupakan cerminan atas kukuhnya kolaborasi antara pemangku kepentingan internal dan eksternal. Melalui kolaborasi, maka semua tantangan akan lebih mudah diselesaikan. Di sisi lain, melalui kolaborasi, maka semua program akan lebih mudah direalisasikan.

Bagi Bank, kolaborasi adalah kunci untuk menguatkan nilai kebersamaan, sekaligus fondasi yang kokoh untuk memenangi persaingan di industri perbankan yang kian kuat. Lebih dari itu, komitmen untuk berkolaborasi juga menjadi prasyarat untuk mewujudkan bisnis Bank yang berkelanjutan.

The success of PT Bank Artha Graha Internasional Tbk in maintaining the best performance in 2022 is a reflection of the strong collaboration between internal and external stakeholders. Through collaboration, all challenges will be more easily resolved. On the other hand, through collaboration, it will be easier for all programs to be realized.

For the Bank, collaboration is the key to strengthening the value of togetherness, as well as a solid foundation for winning competition in the banking industry which is getting stronger. More than that, the commitment to collaborate is also a prerequisite for realizing a sustainable business for the Bank.



Kesinambungan Tema

Theme Continuity



2021 Strengthening Sustainability Fundamental

Bank Artha Graha Internasional telah meletakkan dasar dan senantiasa memperkokoh fondasi keberlanjutan demi terwujudnya pertumbuhan usaha jangka panjang dan berkontribusi dalam pembangunan berkelanjutan. Secara bertahap Bank akan meningkatkan kinerja melalui pengembangan bisnis, perbaikan produktivitas, peningkatan layanan, dan kualitas aset, serta penguatan Tata Kelola dan fungsi manajemen risiko dan kontrol, dengan dukungan *Human Capital*, budaya kerja, dan sistem informasi yang andal. Memperkuat penetrasi segmen konsumen dan UMKM berbasis *value chain* dan membangun keunggulan infrastruktur digital dan Teknologi Informasi untuk memperluas jaringan dan kualitas produk dan pelayanan.

Bank Artha Graha Internasional has laid the foundation and continues to strengthen the foundation of sustainability for the realization of long-term business growth and contributing to sustainable development. Gradually the Bank will improve performance through business development, productivity improvement, service improvement, and asset quality, as well as strengthening Governance and risk management and control functions, with the support of Human Capital, work culture, and a reliable information system. Improving penetration to customers and MSMEs based on the value chain and establishing superiority in digital and Information Technology infrastructures to expand our network and product quality as well as services.



2020 Komitmen Keberlanjutan untuk Indonesia

Sustainability Commitment for Indonesia

Bank Artha Graha Internasional berkesempatan untuk berbagi informasi dengan para *stakeholder* mengenai produk, sumber daya, kegiatan Bank, dan kontribusinya kepada Indonesia melalui berbagai cara dan media. Hal tersebut dapat menciptakan sinergi yang positif antara Bank Artha Graha Internasional dan para *stakeholder* yang dapat menunjang berkelanjutan usaha Bank Artha Graha Internasional dan perbaikan kualitas kehidupan menuju Pembangunan Berkelanjutan (SDGs).

Bank Artha Graha Internasional had the opportunity to share information with stakeholders regarding the Bank's products, resources, activities, and contributions to Indonesia through various means and media. This can create a positive synergy between Bank Artha Graha Internasional and stakeholders that can support the sustainability of Bank Artha Graha Internasional business and improve the quality of life towards Sustainable Development Goals (SDGs).



▲ 124,825

▲ 29,140.36 + 604.26
+ 2.14%

▲ 19,580 + 298.65
+ 0.14%

01

Ikhtisar Kinerja Keberlanjutan

*Sustainability
Performance Overview*

Perusahaan terus menjaga profitabilitas dan kelangsungan usaha melalui kolaborasi dan inovasi sebagai komitmen untuk mengakselerasi kinerja bisnis dan tumbuh berkelanjutan.

The Company continues to maintain profitability and business continuity through collaboration and innovation as a commitment to accelerate performance and achieve sustainable growth.



Ikhtisar Kinerja Keberlanjutan

Sustainability Performance Overview

Deskripsi Description	Satuan Unit	2022	2021	2020
Kinerja Aspek Ekonomi [OJK B.1] Economic Aspect Performance [OJK B.1]				
Pendapatan Bunga - Bersih Interest Income - Net	Jutaan Rupiah Million Rupiah	950.633	767.757	631.787
Laba/Rugi Profit/Loss	Jutaan Rupiah Million Rupiah	54.997	(168.063)	21.371
Pembayaran Pajak dan Retribusi Tax and Retribution Payments	Jutaan Rupiah Million Rupiah	(129.478)	(185.925)	(243.008)
Pembiayaan Non-Kegiatan Usaha Berkelanjutan Financing of Non-Sustainable Business Activities	Jutaan Rupiah Million Rupiah	9.764.884	10.729.091*	11.405.775*
Pembiayaan Kegiatan Usaha Berkelanjutan Financing of Sustainable Business Activities	Jutaan Rupiah Million Rupiah	464.886	749.225*	1.036.740*
% Pembiayaan Kegiatan Usaha Berkelanjutan dari Total Pembiayaan % of Financing of Sustainable Business Activities from the Total Funding	Persen Percent	4,54	6,53*	8,33*
Nilai Pinjaman menurut Segmen [FN-CB-000.B] Loan Amount by Segment [FN-CB-000.B]				
Perorangan Personal	Jutaan Rupiah Million Rupiah	2.753.214	3.003.214	2.990.716
Usaha Kecil Small Business	Jutaan Rupiah Million Rupiah	399.980	682.188	969.752
Korporasi Corporation	Jutaan Rupiah Million Rupiah	7.076.576	7.794.571	8.482.046
Kerja Sama dengan Pemasok Lokal Cooperation with Local Suppliers				
Total Pemasok Lokal Total of Local Suppliers	Jumlah Mitra Number of Partners	308	171	210
Nilai Kerja Sama Cooperation Value	Jutaan Rupiah Million Rupiah	111.600	82.224	44.316
Kinerja Aspek Ekonomi terkait Keberlanjutan Performance of Economic Aspects related to Sustainability				
Jenis produk yang memenuhi kriteria kegiatan usaha berkelanjutan (KKUB) Types of products that meet the criteria for sustainable business activities (KKUB)	Unit Produk Product Units	3	3*	3*
Nominal produk dan/atau jasa yang memenuhi kriteria kegiatan usaha berkelanjutan (KKUB) Nominal products and/or services that meet the criteria for sustainable business activities (KKUB)	Jutaan Rupiah Million Rupiah	464.886	749.225*	1.036.740*
Persentase total portofolio kegiatan usaha berkelanjutan terhadap total portofolio (%): Percentage of total portfolio of sustainable business activities to total portfolio (%):				
Penghimpunan Dana Fundraising	Persen Percent	0	0	0



Deskripsi Description	Satuan Unit	2022	2021	2020
Penyaluran Dana Distribution of Funds	Persen Percent	4,54	6,53*	8,33*
Kinerja Keuangan Inklusif Inclusive Financial Performance				
Perkembangan Laku pandai Smart practice development				
Jumlah Agen Total Agents	Agen Agent	27	29	98
Nominal produk dan/atau jasa yang disediakan oleh Agen Nominal product and/or service provided by the Agent	Jutaan Rupiah Million Rupiah	228,8	248,5	249,4
Jumlah Peserta Literasi Keuangan Number of Financial Literacy Participants	Orang People	522	518	533

*disajikan kembali. Sebagaimana data tahun 2022 yang hanya mencakup Pembiayaan Kegiatan Usaha Berkelanjutan atas jenis produk/jasa yang dimiliki Bank, maka pembelian surat berharga yang memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB) pada tahun 2021 dan 2020 tidak dimasukkan dalam kriteria ini.

*represented. As the data for 2022 only includes the Financing of Sustainable Business Activities for the types of products/services owned by the Bank, purchases of securities that meet the Criteria for Sustainable Business Activities (KKUB) in 2021 and 2020 are not included in this criterion.

Pencapaian realisasi Kriteria Kegiatan Usaha Berkelanjutan (KKUB) sesuai dengan Kegiatan Usaha Berwawasan Lingkungan (KUBL) 1 s/d 12 periode Tahun 2022 sebesar Rp464.886 juta atau turun sebesar Rp284.339 juta dibanding pencapaian realisasi Kegiatan Usaha Berwawasan Lingkungan (KUBL) Tahun 2021 sebesar Rp749.225 juta.

The achievement of the realization of Sustainable Business Activity Criteria (KKUB) in accordance with Environmentally Friendly Business Activities (KUBL) 1 to 12 periods in 2022 amounted to IDR464,886 million or decreased by IDR284,339 million compared to the achievement of realization of Environmentally Friendly Business Activities (KUBL) in 2021 amounting to IDR749,225 million.

Deskripsi Description	Satuan Unit	2022	2021	2020
Kinerja Lingkungan [OJK B.2] Environmental Performance [OJK B.2]				
Penggunaan BBM Fuel Usage	Liter Liter	431.457	432.000	426.114
	GigaJoules GigaJoules	14.756	14.774	14.573
Penambahan (Pengurangan) Penggunaan BBM Addition (Reduction) Fuel Usage	Liter Liter	(543)	5.886	(173.954)
	GigaJoules GigaJoules	(18)	201,3	(5.949,23)
Penggunaan Listrik Electricity Usage	Kwh Kwh	6.186.223	6.471.836	6.823.240
	GigaJoules GigaJoules	22.270	23.299	24.564
Penambahan (Pengurangan) Penggunaan Listrik Addition (Reduction) of Electricity Usage	Kwh Kwh	(285.613)	(351.404)	(929.169)
	GigaJoules GigaJoules	(1.028,21)	(1.265,05)	(3.345,01)
Emisi CO2 Langsung Direct CO2 Emissions	Ton CO ₂ eq Ton CO ₂ eq	989	988	974
Emisi CO2 Tidak Langsung Indirect CO2 Emissions	Ton CO ₂ eq Ton CO ₂ eq	5.778	5.012	5.284
Total Emisi Total Emissions	Ton CO ₂ eq Ton CO ₂ eq	6.767	6.000	6.258
Penggunaan Air Water Usage	Meter Kubik Cubic Meter	35.426	34.934	39.259



Deskripsi Description	Satuan Unit	2022	2021	2020
Penambahan (Pengurangan) Air Addition (Reduction) of Water	Meter Kubik Cubic Meter	492	(4.325)	(15.132)
Penggunaan Kertas Continuous Form Continuous Form Paper Usage	Dus Carton	138	113	131
Penggunaan Kertas HVS HVS Paper Usage	Rim Ream	6.197	10.086	9.784
Penggunaan Kertas Telstruk dan Kertas Thermal Use of Telstruct Paper and Thermal Paper	Gulung Roll	2.501	2.103	2.947
Pengaduan Lingkungan Environmental Complaints	Kasus Case	0	0	0
Kinerja Sosial [OJK B.3] Social Performance [OJK B.3]				
Jumlah Total Pegawai Number of Employees	Orang Person	1.487	1.581	1.787
Jumlah Pegawai Tetap Pria Number of Male Permanent Employees	Orang Person	754	748	858
Jumlah Pegawai Tetap Wanita Number of Female Permanent Employees	Orang Person	733	682	803
Komposisi Perempuan dalam Manajemen Tertinggi Composition of Female in Top Management	Orang Person	2	3	2
Biaya Pengembangan Kompetensi Competency Development Costs	Juta Rupiah Million Rupiah	16.026	8.790	5.424
Total Jam Pelatihan dan Pengembangan Karyawan Total Employee Training and Development Hours	Jam Hour	7.265	2.483	1.843
Total Peserta Pelatihan dan Pengembangan Karyawan Total Employee Training and Development Participants	Orang Person	12.350	9.831	4.255
Jumlah Kecelakaan Kerja Fatal Number of Fatal Work Accidents	Kasus Case	0	0	0
Penyelesaian Keluhan Nasabah Customer Complaint Settlement	Persen Percent	100	100	100
Investasi CSSR CSSR Investment	Juta Rupiah Million Rupiah	5.502	5.074	5.104
Penanganan COVID-19 Handling of COVID-19	Juta Rupiah Million Rupiah	1.242	5.009	3.027



"Ingatlah selalu, Anda memiliki kekuatan, kesabaran, dan semangat untuk meraih bintang-bintang untuk mengubah dunia."

"Always remember, you have within you the strength, the patience, and the passion to reach for the stars to change the world."

Harriet Tubman



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Continue to grow and become stronger

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Strategi Keberlanjutan [OJK A.1]

Sustainability Strategy [OJK A.1]

Bank Artha Graha Internasional berkomitmen terhadap keberhasilan implementasi keuangan berkelanjutan di Indonesia. Komitmen tersebut bermula pada akhir tahun 2015 dimana Otoritas Jasa Keuangan (OJK) dengan dukungan *technical assistance* dari WWF Indonesia, mengajak Bank Artha Graha Internasional bersama dengan 7 Bank lainnya merintis “*First Step to be a Sustainable Bank*”, yaitu mengintegrasikan unsur lingkungan, sosial dan tata kelola dalam menerapkan prinsip-prinsip berkelanjutan ke dalam praktik perbankan, sebagaimana tertuang dalam *Roadmap Keuangan Berkelanjutan* di Indonesia yang di terbitkan oleh OJK.

Selaras dengan itu, komitmen pemerintah untuk menekan emisi rendah karbon turut menjadi perhatian Bank dalam menerapkan strategi usaha berkelanjutan melalui penerapan ekonomi hijau. Sebagaimana tertuang dalam Visi dan Misi serta Nilai-Nilai Perusahaan untuk menjadi institusi keuangan terkemuka dengan kinerja prima yang berkelanjutan dan berkontribusi dalam pembangunan Indonesia. Dengan ditunjang oleh *human capital* yang memahami dan memiliki pengetahuan tentang *sustainable finance*, Bank diharapkan mampu menciptakan pembangunan berkelanjutan dengan menyelaraskan kepentingan ekonomi, sosial, dan lingkungan hidup.

Pendekatan keberlanjutan Bank Artha Graha Internasional mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Keuangan Publik. Dalam pelaksanaannya, Bank mengadopsi prinsip-prinsip keuangan berkelanjutan sebagai berikut:

1. Prinsip Investasi Bertanggung Jawab

Investasi bertanggung jawab (*responsible investment*) adalah pendekatan investasi yang mempertimbangkan faktor ekonomi, sosial, lingkungan hidup, dan tata kelola dalam keputusan investasi. Prinsip ini berlaku untuk penghimpunan dan penyaluran dana yang mempertimbangkan peningkatan keuntungan ekonomi, kesejahteraan sosial, kualitas lingkungan hidup, dan penegakan tata kelola sebagai tujuan akhir;

Bank Artha Graha Internasional is committed to successfully implementing sustainable finance in Indonesia. This commitment began at the end of 2015 when the Financial Services Authority (OJK), with the support of technical assistance from WWF Indonesia, invited Bank Artha Graha Internasional, along with 7 other banks, to pioneer the “First Step to be a Sustainable Bank”, namely integrating environmental, social and governance in implementing sustainable principles into banking practices, as stated in the roadmap for Sustainable Finance in Indonesia published by OJK.

In line with that, the government’s commitment to reducing low carbon emissions is also a concern for the Bank in implementing a sustainable business strategy through a green economy as stated in the Vision Mission and Corporate Values to become a leading financial institution with sustainable prime performance and contribute to Indonesia’s development. Supported by human capital that understands and has knowledge of sustainable finance, the Bank is expected to be able to create sustainable growth by aligning economic, social, and environmental interests.

Bank Artha Graha Internasional sustainability approach refers to the Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Finance. In its implementation, the Bank adopts the following sustainable finance principles:

1. Principles of Responsible Investment

Responsible investment is an investment approach that considers economic, social, environmental, and governance factors in investment decisions. This principle applies to the collection and distribution of funds that consider increasing economic benefits, social welfare, environmental quality, and governance enforcement as the ultimate goal;



2. Prinsip Strategi dan Praktik Bisnis Berkelanjutan

Bank memiliki tahapan dan rencana strategis guna mencapai tujuan jangka panjang, meliputi visi, misi, struktur organisasi, rencana strategis, standar prosedur operasional, dan program kerja sampai pada penetapan faktor risiko dalam penghimpunan atau penyaluran dana;

3. Prinsip Pengelolaan Risiko Sosial dan Lingkungan Hidup

Bank memiliki prinsip kehati-hatian dalam mengukur risiko sosial dan lingkungan hidup dari aktivitas penghimpunan dan penyaluran dana, melalui identifikasi, pengukuran, mitigasi, pengawasan, dan pemantauan risiko;

4. Prinsip Tata Kelola

Penegakan tata kelola bagi Bank diterapkan melalui manajemen dan operasi bisnis yang mencakup, antara lain transparansi, akuntabel, bertanggung jawab, independen, profesional, setara dan wajar;

5. Prinsip Komunikasi yang Informatif

Bank menyiapkan dan menyediakan laporan yang informatif mencakup strategi, tata kelola, kinerja dan prospek ke depan kepada seluruh Pemangku Kepentingan. Dalam hal ini, Bank telah mengomunikasikan Rencana Aksi Keuangan Berkelanjutan (RAKB) dan Laporan Keberlanjutan secara rutin setiap tahunnya;

6. Prinsip Inklusif

Bank menjamin ketersediaan dan keterjangkauan produk dan/atau jasa perbankan sehingga dapat diakses oleh seluruh lapisan masyarakat. Jenis produk dan/atau jasa perbankan yang ditawarkan mencakup seluruh sektor ekonomi sesuai dengan kebutuhan masyarakat dan kebijakan pemerintah;

7. Prinsip Pengembangan Sektor Unggulan Prioritas

Bank berkomitmen untuk mendukung sektor-sektor unggulan prioritas yang telah ditetapkan oleh Pemerintah melalui Rencana Pembangunan Jangka Menengah dan Jangka Panjang (RPJMN dan RPJP). Hal ini dilakukan sebagai bagian mendukung pencapaian Tujuan Pembangunan Berkelanjutan; dan

8. Prinsip Koordinasi dan Kolaborasi

Dalam rangka menyelaraskan strategi/kebijakan, peluang bisnis, dan inovasi produk dengan kepentingan nasional, Bank berpartisipasi aktif dalam forum/kegiatan/kerja sama terkait Keuangan Berkelanjutan, baik dalam tingkat Internasional/Nasional.

2. Principles of Sustainable Business Strategy and Practices

The Bank has stages and strategic plans to achieve long-term goals, including vision, mission, organizational structure, strategic objectives, standard operating procedures, and work programs to determine risk factors in raising or distributing funds;

3. Principles of Social and Environmental Risk Management

The Bank adheres to the principle of prudence in measuring social and environmental risks from fundraising and channeling activities through risk identification, measurement, mitigation, supervision, and monitoring;

4. Principles of Governance

Governance enforcement for the Bank is implemented through management and business operations that include, among others, transparency, accountability, responsibility, independence, professionalism, equality, and fairness;

5. Principles of Informative Communication

The Bank prepares and provides informative reports covering strategy, governance, performance, and prospects to all Stakeholders. In this case, the Bank has regularly communicated the Sustainable Finance Action Plan (RAKB) and Sustainability Report every year;

6. Principles of Inclusion

The Bank guarantees the availability and affordability of banking products and/or services so that all levels of society can access them. The types of banking products and/or services offered cover all economic sectors according to the needs of society and government policies;

7. Principles of Priority Leading Sector Development

The Bank is committed to supporting priority leading sectors determined by the Government through the Medium and Long Term Development Plans (RPJMN and RPJP). This is done as part of keeping the achievement of the Sustainable Development Goals; and

8. Principles of Coordination and Collaboration

To align strategies/policies, business opportunities, and product innovations with national interests, the Bank actively participates in forums/activities/cooperation related to Sustainable Finance at the International/National levels.



Untuk mencapai tujuan keuangan berkelanjutan, Bank Artha Graha Internasional telah membuat program atau rencana kerja jangka panjang yang termuat dalam RAKB. Seperti yang telah disampaikan dalam RAKB 2022, Bank menetapkan prioritas penerapan Keuangan Berkelanjutan dengan urutan sebagai berikut:

- **Prioritas I:**

Pengembangan Kapasitas internal ("Pengembangan Kapasitas")

Tahap awal diperlukan peningkatan pemahaman keuangan berkelanjutan kepada seluruh jajaran sebelum dilakukan implementasi sehingga diharapkan penerapan keuangan berkelanjutan dapat lebih cepat terealisasi.

- **Prioritas II:**

Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional ("Penyesuaian Organisasi")

Setelah adanya pemahaman keuangan berkelanjutan maka diperlukan persiapan infrastruktur yaitu penetapan struktur organisasi termasuk *human capital*, prosedur dan tata cara pelaksanaan keuangan berkelanjutan disesuaikan dengan kondisi dan kompleksitas Bank serta kesiapan sistem Informasi Bank sebagai salah satu mitigasi risiko Bank di dalam implementasi keuangan berkelanjutan.

- **Prioritas III:**

Pengembangan produk dan/atau jasa keuangan berkelanjutan termasuk peningkatan portofolio pembiayaan, investasi atau penempatan pada instrumen keuangan atau proyek yang sejalan dengan penerapan keuangan berkelanjutan ("Pengembangan Produk")

Setelah jajaran memahami dan infrastruktur telah disiapkan, maka tahapan berikutnya adalah pengembangan produk dan/atau jasa keuangan kepada Nasabah.

To achieve sustainable financial goals, Bank Artha Graha Internasional has created a program or long-term work plan contained in the RAKB. As stated in the 2022 RAKB, the Bank sets priorities for implementing Sustainable Finance in the following order:

- **Priority I:**

Internal Capacity Building ("Capacity Building")

The initial stage requires an increase in understanding of sustainable finance at all levels before implementation, so it is hoped that the performance of sustainable finance can be realized more quickly.

- **Priority II:**

Adjustment of organization, risk management, governance, and/or standard operating procedures ("Organization Adjustment")

After an understanding of sustainable finance, infrastructure preparation is needed. Namely, the establishment of an organizational structure including human capital, procedures and procedures for implementing sustainable finance adapted to the conditions and complexity of the Bank, and the readiness of the Bank's information system as one of the Bank's risk mitigations in the implementation of sustainable finance.

- **Priority III:**

Development of sustainable financial products and/or services, including increasing financing portfolios, investments, or placements in financial instruments or projects that are in line with the implementation of sustainable finance ("Product Development")

After the ranks understand and the infrastructure has been prepared, the next stage is the development of financial products and/or services for customers.



Sesuai dengan kapasitas yang dimilikinya, Bank telah memiliki strategi dan rencana kerja untuk mencapai tujuan keuangan berkelanjutan dalam jangka panjang, sebagai berikut:

1. Memperkuat kebijakan dan praktik pengelolaan program CSSR yang memperhatikan aspek 3P (*People, Planet, Profit*) dengan kemitraan unsur ABCG (*Academy, Business, Community, and Government*);
2. Pengembangan strategi komunikasi keuangan berkelanjutan berbasis digital dengan melibatkan generasi milenial;
3. Penguatan kebijakan manajemen risiko, kebijakan dan program dalam melalui penyusunan *sustainability policy, procedures, and strategy*;
4. Pengembangan produk dan layanan perbankan dengan memperhatikan Kategori Kegiatan Usaha Berkelanjutan (KKUB) melalui pembiayaan pada sektor yang termasuk dalam Kegiatan Usaha Berwawasan Lingkungan (KUBL);
5. Pengembangan operasional perbankan berkelanjutan melalui penerapan konsep *green office* dan pengadaan berkelanjutan ditunjang dengan Teknologi Informasi yang memadai; dan
6. Penguatan kapasitas lembaga melalui penataan kelembagaan dan penguatan kapasitas *human capital* yang memahami dan memiliki pengetahuan tentang *sustainable finance*.

Following its capacity, the Bank has a strategy and work plan to achieve sustainable financial goals in the long term, as follows:

1. *Strengthen the policies and practices of CSSR program management that pay attention to the 3P (People, Planet, Profit) aspects with partnerships with ABCG elements (Academy, Business, Community, and Government);*
2. *Development of a digital-based sustainable financial communication strategy involving the millennial generation;*
3. *Strengthening risk management policies, policies, and programs through the formulation of sustainability policies, procedures, and strategies;*
4. *Development of banking products and services by taking into account the Sustainable Business Activities Category (KKUB) through financing in sectors included in Environmentally Friendly Business Activities (KUBL);*
5. *Development of sustainable banking operations through the application of the green office concept and sustainable procurement supported by adequate information technology; and*
6. *Strengthening institutional capacity through institutional arrangements and strengthening human capital capacity that understands and has knowledge of sustainable finance.*



Roadmap Keuangan Berkelanjutan

Sustainable Finance Roadmap

Target Kegiatan Prioritas Periode Tahun 2021-2025

Priority Activity Targets for Year Period in 2021-2025

Pengembangan Kapasitas Internal Bank

Bank Internal Capacity Development

Tahun Year	Keterangan Description	Target mengikuti Training Training Target
2021	Sebagian besar pengurus, para pegawai di tingkat manajerial pengambil keputusan dan staf terkait analisa kredit telah mengikuti program peningkatan kapasitas terkait keuangan keberlanjutan. <i>Most management, staff at the managerial level who make decisions, and staff related to credit analysis have attended capacity-building programs related to sustainable finance.</i>	70%
2022-2025	Peningkatan kualitas pengurus, para pegawai di tingkat manajerial pengambil keputusan telah mengikuti program peningkatan kapasitas terkait keuangan keberlanjutan. <i>To improve the quality of management, employees at the managerial decision-making level have participated in a capacity-building program related to sustainable finance.</i>	80%
	Sebagian besar pegawai telah mengikuti program peningkatan kapasitas terkait keuangan keberlanjutan. <i>Most of the employees have participated in capacity-building programs related to sustainable finance.</i>	50%

Penyesuaian Organisasi, Manajemen Risiko, Tata Kelola, dan/atau Standar Prosedur Operasional

Organizational Adjustments, Risk Management, Governance, and/or Standard Operating Procedures

Tahun Year	Keterangan Description	Target Target
2021	Penyesuaian atau penyusunan pedoman implementasi keuangan berkelanjutan. <i>Adjustment or preparation of guidelines for implementation of sustainable finance.</i>	- Finalisasi Pembiayaan Green Building - Draft Pembiayaan Efisiensi Energi - Draft Pembiayaan Energi Terbarukan - Draft Pembiayaan Transportasi Hijau - Finalization of Green Building Financing - Energy Efficiency Financing Draft - Renewable Energy Financing Draft - Green Transport Financing Draft
	Penyesuaian klasifikasi kegiatan usaha Bank dengan kriteria dan kategori kegiatan usaha berkelanjutan. <i>Adjustment of the classification of the Bank's business activities with the criteria and categories of sustainable business activities.</i>	Penentuan klasifikasi dimasukkan dalam sistem informasi Bank untuk mempermudah proses pemantauan dan pelaporan. <i>Determination of classification is included in the Bank's information system to facilitate the monitoring and reporting process.</i>



Tahun Year	Keterangan Description	Target Target
2022-2025	Pembuatan scoring untuk sektor industri penyaluran pembiayaan ramah lingkungan. <i>Making scoring for the industrial sector for environmentally friendly financing distribution.</i>	Memiliki scoring risiko kredit untuk sektor industri yang berkaitan dengan risiko sosial, lingkungan, dan aktivitas bisnis. <i>Has credit risk scoring for industrial sectors related to social, environmental, and business activity risks.</i>
	Review infrastruktur dan kegiatan operasional setelah 1 tahun berjalan sebelumnya. <i>Review of infrastructure and operational activities after the previous 1 year.</i>	Terdapat perbaikan proses operasional implementasi keuangan berkelanjutan. <i>There is an improvement in the operational process of implementing sustainable finance.</i>
	Review pedoman terkait implementasi keuangan berkelanjutan yang telah diterbitkan. <i>Review of guidelines related to implementing sustainable finance that has been issued.</i>	Telah dilakukan review dan pengkinian serta penyempurnaan pedoman. <i>The guidelines have been reviewed and updated as well as refined.</i>

Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan termasuk Peningkatan Portofolio Pembiayaan, Investasi atau Penempatan pada Instrumen Keuangan atau Proyek yang Sejalan dengan Penerapan Keuangan Berkelanjutan

Development of Sustainable Financial Products and/or Services, including Increasing Financing Portfolios, Investments, or Placements in Financial Instruments or Projects in Line with the Implementation of Sustainable Finance

Tahun Year	Keterangan Description	Target Target
2022	Peningkatan jumlah portofolio yang tergolong produk dan/atau jasa keuangan berkelanjutan. <i>Increasing the number of portfolios classified as sustainable financial products and/or services.</i>	KUBL 1 s/d 11: Rp129 miliar KUBL 12 (UMKM) : Rp1.162,2 miliar Jumlah : Rp1.291,2 miliar KUBL 1 to 11: IDR129 billion KUBL 12 (UMKM): IDR1,162.2 billion Total : IDR1,291.2 billion
2023-2025	Memberikan informasi dan edukasi kepada Nasabah Bank tentang pembiayaan berkelanjutan yang dilakukan secara berkesinambungan. <i>Providing information and education to Bank customers regarding sustainable financing that is carried out on an ongoing basis.</i>	50% dari Nasabah terinformasi melalui e-mail yang terdaftar, media sosial, website, SMS dan Whatsapp. 50% of customers are informed via registered e-mail, social media, website, SMS and Whatsapp.

Melalui tahapan-tahapan di atas, Bank Artha Graha Internasional memperkuat landasan untuk berkontribusi dan mendukung keberhasilan pencapaian pembangunan berkelanjutan sebagaimana tertuang dalam Peraturan Presiden Republik Indonesia No. 111 Tahun 2022 tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan.

Through the above stages, Bank Artha Graha Internasional strengthens the foundation to contribute to and support the achievement of sustainable development as stated in the Presidential Regulation of the Republic of Indonesia No. 111 of 2022 concerning Implementation of Achieving Sustainable Development Goals.



Budaya Keberlanjutan [OJK F.1]

Culture of Sustainability [OJK F.1]

Bank Artha Graha Internasional berkomitmen untuk menjalankan bisnis berkelanjutan. Untuk mewujudkan tujuan tersebut, Bank melakukan penyesuaian dan akselerasi, khususnya di internal dengan membuat kebijakan dan kegiatan yang mengarah kepada budaya atau nilai-nilai keberlanjutan, baik dari sisi pendidikan dan pelatihan, produk dan jasa, aktivitas kegiatan sosial Perseroan, serta mitra usaha. Bank berharap semua pihak memahami dan menjalankan nilai-nilai keberlanjutan pada seluruh kegiatan usahanya. Budaya atau nilai-nilai keberlanjutan yang dimaksud di antaranya bagaimana setiap karyawan menjalankan tugas dan tanggung jawabnya secara profesional dan berintegritas, menghindari konflik kepentingan, memberi pelayanan terbaik bagi nasabah dan memiliki kesadaran ramah lingkungan.

Bercermin pada pentingnya budaya dan nilai-nilai keberlanjutan tersebut, yang sesungguhnya telah terkandung dalam visi, misi, nilai-nilai, budaya, dan Kode Etik, Bank terus melakukan sosialisasi kepada segenap pemangku kepentingan. Sosialisasi penting dilakukan untuk memastikan seluruh kegiatan operasional Bank dilandasi oleh moral, etika dan integritas yang tinggi. Kegiatan membangun budaya berkelanjutan di perbankan dilakukan secara formal dan non-formal seperti materi pembekalan terhadap karyawan baru terhadap nilai-nilai, kode etik dan budaya Perseroan, *morning briefing*, mekanisme *whistleblowing*, sosialisasi perilaku ramah lingkungan sampai dengan pengembangan kapasitas melalui pelatihan.

Sesuai rencana dalam RAKB tahun 2022, Bank telah mewujudkan program prioritas sebagai berikut:

Pencapaian Prioritas 1: Pengembangan Kapasitas

Pengembangan kapasitas *human capital* merupakan syarat dasar bagi Bank untuk mengimplementasi keuangan berkelanjutan. Sejalan dengan keberhasilan pemerintah menangani pandemi COVID-19 pada tahun 2022, termasuk pelonggaran Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM), bahkan bermuara dengan pencabutan pada akhir tahun 2022, Bank memiliki keleluasan untuk melakukan program pengembangan

Bank Artha Graha Internasional is committed to running a sustainable business. To realize this goal, the Bank makes adjustments and acceleration, especially internally, by creating policies and activities that lead to a culture or values of sustainability in terms of education and training, products and services, the Company's social movements, and business partners. The Bank hopes all parties understand and carry out sustainability values in its business activities. The sustainability culture or values in question include how each employee carries out their duties and responsibilities professionally and honestly, avoids conflicts of interest, provides the best service for customers and is aware of being environmentally friendly.

Reflecting on the importance of the culture and values of sustainability, which are contained in the vision, mission, values, culture, and Code of Ethics, the Bank continues disseminating information to all stakeholders. Socialization is essential to ensure that all of the Bank's operational activities are based on high morals, ethics, and integrity. Exercises to build a sustainable culture in banking are carried out formally and non-formally, such as training materials for new employees on the Company's values, code of ethics and culture, morning briefings, whistleblowing mechanisms, socialization of environmentally friendly behavior to capacity building through training.

According to the plan in the 2022 RAKB, the Bank has realized the following priority programs:

Achievement of Priority 1: Capacity Building

The development of human capital capacity is essential for the Bank to implement sustainable finance. In line with the government's success in dealing with the COVID-19 pandemic in 2022, including easing the Implementation of Restrictions on Community Activities (PPKM), even leading to revocation at the end of 2022, the Bank has the flexibility to carry out capacity-building programs. As of December 31, 2022, a total of 567 program



kapasitas. Per 31 Desember 2022, sebanyak 567 program pengembangan kompetensi karyawan dari berbagai level mulai dari Komisaris, Direktur, Associate Director, Deputy Director, Executive Officer hingga staf telah diikutsertakan dalam berbagai topik pelatihan keuangan berkelanjutan yang diselenggarakan oleh pihak eksternal dan internal.

pengembangan kompetensi employees from various levels ranging from Commissioners, Directors, Associate Directors, Deputy Directors, and Executive Officers to staff have been involved in multiple sustainable finance training topics organized by external and internal parties.

Berikut adalah pelatihan-pelatihan yang telah dilaksanakan:

The following are the training that have been carried out:

Materi Materials	Tanggal Date	Penyelenggara Organizers	Unit/Jabatan Peserta Unit/Participants Position
Orientasi Karyawan Baru (OKB) : Service, Sustainable Finance dan Digital Banking Awareness New Employee Orientation (OKB): Service, Sustainable Finance and Digital Banking Awareness	29 Januari 2022 January 29, 2022	Eksternal - LPPI External - LPPI	Staf Staff
Account Officer Program (AOP) X : Sustainable Finance Account Officer Program (AOP) X : Sustainable Finance	26 Maret 2022 March 26, 2022	Eksternal - LPPI External - LPPI	Calon Account Officer Account Officer Candidates
Sharing Sustainable Finance : Pemanasan Global Sharing Sustainable Finance: Global Warming	30 Maret 2022 March 30, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	EO, SO, AO dan Staf EO, SO, AO and Staff
Program CS - Teller Tingkat Dasar : Sustainable Finance dan Digital Banking Awareness CS - Basic Teller Program: Sustainable Finance and Digital Banking Awareness	31 Maret 2022 March 31, 2022	Eksternal - Infobank External - Infobank	CS dan Teller CS and Teller
Sharing Sustainable Finance : Bagaimana Sikap Kritis Terhadap Net Zero Sharing Sustainable Finance: How to be Critical of Net Zero	5 April 2022 April 5, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	Komisaris, EO, SO, AO, Teller dan Staf Commissioners, EO, SO, AO, Teller, and Staff
Sharing Sustainable Finance : Pilih Mana Risiko Fisik atau Risiko Transisi Sharing Sustainable Finance: What to Choose: Physical Risk or Transition Risk	12 April 2022 April 12, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	EO, AO dan Staf EO, AO and Staff
Sharing Sustainable Finance : Penghargaan Terhadap Transparansi dan Penurunan Emisi yang Diperoleh Bank Artha Graha Internasional Tbk Sharing Sustainable Finance: Bank Artha Graha Internasional Tbk's Transparency and Emission Reduction Award	27 April 2022 April 27, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	DD, EO, SO, AO dan Staf DD, EO, SO, AO and Staff
Sharing Sustainable Finance : Sharing SF yang Berada di Artha Graha Grup Sharing Sustainable Finance: Artha Graha Group's SF Sharing	10 Mei 2022 May 10, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	EO, AO, Staf dan peserta Tour of Duty EO, AO, Staff, and participants of the Tour of Duty
Sharing Sustainable Finance : Framework & Green Office Sharing Sustainable Finance: Framework & Green Office	17 Mei 2022 May 17, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	EO, AO, Staf dan peserta Tour of Duty EO, AO, Staff, and participants of the Tour of Duty
Sharing Sustainable Finance : Mendukung Keberlanjutan Melalui Produk Pendanaan, Pembiayaan, Investasi, Layanan (2) Sharing Sustainable Finance: Supporting Sustainability through Funding Products, Financing, Investment, Services (2)	31 Mei 2022 May 31, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	EO, AO, Staf dan peserta Tour of Duty EO, AO, Staff, and participants of the Tour of Duty
Sharing Sustainable Finance : Sustainable Finance (Aset) Sharing Sustainable Finance: Sustainable Finance (Assets)	7 Juni 2022 June 7, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	EO, AO, Staf dan peserta Tour of Duty EO, AO, Staff, and participants of the Tour of Duty
Marketing Dasar : Sustainable Finance Awareness Basic Marketing - Sustainable Finance Awareness	11 Juni 2022 June 11, 2022	Eksternal - LPPI External - LPPI	AO, CS, Teller dan Staf AO, CS, Teller and Staff



Materi Materials	Tanggal Date	Penyelenggara Organizers	Unit/Jabatan Peserta Unit/Participants Position
Sharing Sustainable Finance : Sustainable Finance (Implementasi Taksonomi Hijau Indonesia) Sharing Sustainable Finance: Sustainable Finance (Implementation of the Indonesian Green Taxonomy)	14 Juni 2022 June 14, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	EO, AO, Staf dan peserta Tour of Duty EO, AO, Staff, and participants of the Tour of Duty
Sharing Sustainable Finance : Konsep Ekonomi Rendah Karbon Sharing Sustainable Finance: Low Carbon Economy Concept	21 Juni 2022 June 21, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	EO, SO, AO dan Staf EO, SO, AO and Staff
Sharing Sustainable Finance : Konsep Ekonomi Rendah Karbon Sharing Sustainable Finance: Low Carbon Economy Concept	28 Juni 2022 June 28, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	EO, SO, AO dan Staf EO, SO, AO and Staff
Sharing Sustainable Finance : Kegiatan Usaha Berwawasan Lingkungan (KUBL) Sharing Sustainable Finance: Environmentally Friendly Business Activities (KUBL)	19 Juli 2022 July 19, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	EO, SO, AO, CS, Teller dan Staf EO, SO, AO, CS, Teller, and Staff
Sharing Sustainable Finance : Doing Well by Doing Good Sharing Sustainable Finance: Doing Well by Doing Good	26 Juli 2022 July 26, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	EO, SO, AO dan Staf EO, SO, AO, and Staff
CS Teller Dasar - Sustainable Finance Basic CS Teller - Sustainable Finance	28 Juli 2022 July 28, 2022	Eksternal - DHR External - DHR	CS dan Teller CS and Teller
Sharing Sustainable Finance : Food Security Sharing Sustainable Finance: Food Security	2 Agustus 2022 August 2, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	EO, SO, AO dan Staf EO, SO, AO, and Staff
Sharing Sustainable Finance : Penerapan Keberlanjutan pada Organisasi Sharing Sustainable Finance: Implementation of Sustainability in Organizations	9 Agustus 2022 August 9, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	Komisaris, EO, SO dan Staf Commissioners, EO, SO, and Staff
Sharing Sustainable Finance : Angsa dan Badak Sharing Sustainable Finance: Swan and Rhino	16 Agustus 2022 August 16, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	Komisaris, SO dan Staf Commissioners, SO, and Staff
Sharing Sustainable Finance : Circular Agriculture with Agrodite Sharing Sustainable Finance: Circular Agriculture with Agrodite	23 Agustus 2022 August 23, 2022	Eksternal - Thomas Van Rossum External - Thomas Van Rossum	Komisaris, EO, SO, AO dan Staf Commissioners, EO, SO, AO, and Staff
Sharing Sustainable Finance : Spesial SFSS #25: Ikhtisar Konsep-konsep Utama SFSS #1-24 Sharing Sustainable Finance: SFSS Special #25: Overview of Key Concepts of SFSS #1-24	30 Agustus 2022 August 30, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	Komisaris, EO, SO, AO dan Staf Commissioners, EO, SO, AO, and Staff
Operasional Dasar 2022 - Sustainable Finance Awareness Basic Operationals 2022 - Sustainable Finance Awareness	1 September 2022 September 1, 2022	Eksternal - LPPI External - LPPI	Head Teller, Teller, dan Staf Head Teller, Teller, and Staff
Basic Banking Knowledge : Sustainable Finance Awareness, Overview Risk Management, dan Digital Banking Awareness Basic Banking Knowledge: Sustainable Finance Awareness, Overview Risk Management, and Digital Banking Awareness	3 September 2022 September 3, 2022	Eksternal - LPPI External - LPPI	Direktur, Staf dan AGN Directors, Staff, and AGN
Sosialisasi Sustainable Finance - Modul 1 (Keberlanjutan) Sustainable Finance Socialization - Modul 1 (Sustainability)	10 September 2022 September 10, 2022	Internal - Yensen Aliamin Internal - Yensen Aliamin	DD, EO, SO, AO, CS, Teller, dan Staf DD, EO, SO, AO, CS, Teller, and Staff



Materi Materials	Tanggal Date	Penyelenggara Organizers	Unit/Jabatan Peserta Unit/Participants Position
Sosialisasi Sustainable Finance - Modul 2 (Keuangan Keberlanjutan) <i>Sustainable Finance Socialization - Modul 2 (Sustainability Finance)</i>	17 September 2022 <i>September 17, 2022</i>	Internal - Yensen Aliamin <i>Internal - Yensen Aliamin</i>	DD, EO, SO, AO, CS, Teller, dan Staf <i>DD, EO, SO, AO, CS, Teller, and Staff</i>
Orientasi Karyawan Baru (OKB) Batch 2 : Sustainable Finance & Digital Banking Awareness <i>New Employee Orientation (OKB) Batch 2: Sustainable Finance & Digital Banking Awareness</i>	21 September 2022 <i>September 21, 2022</i>	Eksternal - LPPI <i>External - LPPI</i>	Staf <i>Staff</i>
Sosialisasi Sustainable Finance - Modul 3 (Iklim & Bank) <i>Sustainable Finance Socialization - Modul 3 (Climate & Banks)</i>	24 September 2022 <i>September 24, 2022</i>	Internal - Yensen Aliamin <i>Internal - Yensen Aliamin</i>	DD, EO, SO, AO, CS, Teller, dan Staf <i>DD, EO, SO, AO, CS, Teller, and Staff</i>
Sosialisasi Sustainable Finance - Modul 4 (Pembiayaan Berkelanjutan) <i>Sustainable Finance Socialization - Modul 4 (Sustainable Financing)</i>	1 Oktober 2022 <i>October 1, 2022</i>	Internal - Yensen Aliamin <i>Internal - Yensen Aliamin</i>	DD, EO, SO, AO, CS, Teller, dan Staf <i>DD, EO, SO, AO, CS, Teller, and Staff</i>
Sharing Sustainable Finance : Perang Informasi <i>Sharing Sustainable Finance: Information War</i>	14 Oktober 2022 <i>October 14, 2022</i>	Internal - Yensen Aliamin <i>Internal - Yensen Aliamin</i>	EO, SO, AO, CS, Teller, dan Staf <i>EO, SO, AO, CS, Teller, and Staff</i>
Sharing Sustainable Finance : Water Security <i>Sharing Sustainable Finance: Water Security</i>	20 Oktober 2022 <i>October 20, 2022</i>	Internal - Yensen Aliamin <i>Internal - Yensen Aliamin</i>	EO, SO, AO, Teller, dan Staf <i>EO, SO, AO, Teller, and Staff</i>
Sharing Sustainable Finance : Environmental & Social Management System <i>Sharing Sustainable Finance: Environmental & Social Management System</i>	25 Oktober 2022 <i>October 25, 2022</i>	Internal - Yensen Aliamin <i>Internal - Yensen Aliamin</i>	EO, SO, AO, dan Staf <i>EO, SO, AO, and Staff</i>
AOP XI : Sustainable Finance Awareness <i>AOP XI: Sustainable Finance Awareness</i>	16 November 2022 <i>November 16, 2022</i>	Eksternal - LPPI <i>External - LPPI</i>	Calon AO <i>AO Candidates</i>
Marketing Dasar : Digital Banking Awareness & Sustainable Finance Awareness <i>Basic Marketing: Digital Banking Awareness & Sustainable Finance Awareness</i>	18 November 2022 <i>November 18, 2022</i>	Eksternal - LPPI <i>External - LPPI</i>	CS, Teller, dan Staf <i>CS, Teller, and Staff</i>
CS Teller Dasar : Sustainable Finance <i>Basic CS Teller: Sustainable Finance</i>	21 November 2022 <i>November 21, 2022</i>	Eksternal - LPPI <i>External - LPPI</i>	CS dan Teller <i>CS and Teller</i>
CS Teller Dasar : Digital Banking Awareness & Sustainable Finance <i>Basic CS Teller: Digital Banking Awareness & Sustainable Finance</i>	2 Desember 2022 <i>December 2, 2022</i>	Eksternal - LPPI <i>External - LPPI</i>	CS dan Teller <i>CS and Teller</i>



Selain berupa pelatihan, Bank juga mendorong dan mendukung partisipasi karyawan dalam berbagai kegiatan eksternal yang dapat mempercepat pengembangan kapabilitas. Beberapa contoh partisipasi karyawan dalam virtual seminar, forum komunikasi, survei dan lainnya adalah sebagai berikut:

Apart from training, the Bank also encourages and supports employee participation in various external activities that can accelerate capability development. Some examples of employee participation in virtual seminars, communication forums, surveys, and others are as follows:

Materi Material	Tanggal Date	Penyelenggara Organizer
Menghindari dan Mengantisipasi <i>Trend</i> Kejahatan Siber Perbankan di Era Digital yang Semakin Marak (<i>Refreshment</i> Manajemen Risiko) <i>Avoiding and Anticipating the Trend of Banking Cybercrime in the Digital Era (Risk Management Refreshment)</i>	27 Januari 2022 January 27, 2022	IBI-BCC IBI-BCC
<i>Refreshment</i> Sertifikasi Treasury <i>Treasury Certification Refreshment</i>	29 Januari 2022 January 29, 2022	PT Raharja Duta Solusindo (RDS) PT Raharja Duta Solusindo (RDS)
<i>Certified Human Resources Professional (CHRP)</i> <i>Certified Human Resources Professional (CHRP)</i>	2 Februari 2022 - April 2022 February 2, 2022 - April 2022	Unika Atmajaya Unika Atmajaya
Kegiatan <i>Capacity Building</i> Dalam Rangka Edukasi <i>Refreshment</i> Ketentuan Sistem Pembayaran Non Tunai <i>Capacity Building Activities for Education Refreshment of Non-Cash Payment System Provisions</i>	10-13 Februari 2022 February 10-13, 2022	Bank Indonesia Bank Indonesia
Studi Banding Ke Labuan Bajo, NTT dan Bali <i>Comparative Study to Labuan Bajo, NTT, and Bali</i>	12-17 Februari 2022 February 12-17, 2022	Badan Musyawarah Perbankan Daerah (BMPD) Sulawesi Tenggara <i>Regional Banking Deliberation Board (BMPD) of Southeast Sulawesi</i>
<i>Advanced Human Capital Accomplished (AHCA)</i> <i>Advanced Human Capital Accomplished (AHCA)</i>	15 Februari 2022 - 16 April 2022 February 15, 2022 - April 16, 2022	Unika Atmajaya Unika Atmajaya
Kegiatan <i>Capacity Building</i> dalam Rangka CBP Rupiah dan <i>Refreshment</i> Ketentuan Pengelolaan Uang Rupiah <i>Capacity Building Activities for Rupiah Cbp and Refreshment of Rupiah Money Management Provisions</i>	18-20 Februari 2022 February 18-20, 2022	Bank Indonesia Bank Indonesia
Pembekalan <i>Treasury Dealer Level Advanced</i> <i>Advanced Level Treasury Dealer Debriefing</i>	26 Februari 2022 February 26, 2022	ACI FMA Indonesia ACI FMA Indonesia
Pembekalan dan Ujian Sertifikasi <i>Compliance Level 1</i> <i>Debriefing and Exam of Level 1 Compliance Certification</i>	9-10, 12 Maret 2022 March 9-10, 12, 2022	FKDKP dan LSPP FKDKP and LSPP
<i>Administrative Human Resources Professional (AHRP)</i> <i>Administrative Human Resources Professional (AHRP)</i>	16-19 Maret 2022 March 16-19, 2022	Unika Atmajaya Unika Atmajaya
Strategi Pengedaran Uang Menghadapi Hari Raya Idul Fitri Tahun 2022 dan <i>Refreshment</i> Aplikasi Cbs, Silk dan Bi-Cac dengan Perbankan Di Wilayah Kantor Kerja Kantor Perwakilan Bank Indonesia Provinsi Sumatra Utara <i>Money Circulation Strategy in Facing Eid Al-Fitr 2022 and Refreshment of Cbs, Silk, and Bi-Cac Applications with Banks in the Work Area of Bank Indonesia Representative Office of North Sumatra Province</i>	25-27 Maret 2022 March 25-27, 2022	Bank Indonesia Bank Indonesia
Pembekalan dan Ujian Sertifikasi <i>Compliance Level 2</i> <i>Debriefing and Exam of Level 2 Compliance Certification</i>	12-14, 16 April 2022 April 12-14, 16, 2022	FKDKP dan LSPP FKDKP and LSPP
Pembekalan dan Ujian Sertifikasi Manajemen Risiko Level 3 <i>Debriefing and Exam of Level 3 Risk Management Certification</i>	18-19, 23 April 2022 April 18-19, 23, 2022	LPPI dan LSPP LPPI and LSPP



Materi Material	Tanggal Date	Penyelenggara Organizer
Transformasi Digital Perbankan Penguatan Arah Bisnis dan Penyelenggaraan Transformasi Digital yang Ideal Serta Berbasis Manajemen Risiko (Refreshment Manajemen Risiko) <i>Banking Digital Transformation Strengthening Business Direction and Implementation of Ideal Digital Transformation and Based on Risk Management (Risk Management Refreshment)</i>	20 April 2022 <i>April 20, 2022</i>	Risiko Manajemen Gagasan (RMG)
<i>Economic Recovery In Asean + 3 : New Drives Of Growth Optimist</i> <i>Economic Recovery In Asean + 3 : New Drives Of Growth Optimist</i>	13 Mei 2022 <i>May 13, 2022</i>	Perbanas <i>Perbanas</i>
<i>Bank Digitalization : Lessons Learned From Asian Countries</i> <i>Bank Digitalization : Lessons Learned From Asian Countries</i>	19 Mei 2022 <i>May 19, 2022</i>	Jakarta Webinar <i>Jakarta Webinar</i>
Capacity Building dalam Rangka Edukasi BCP Rupiah dan Refreshment Ketentuan Pengelolaan Uang Rupiah <i>Capacity Building for BCP Rupiah Education and Refreshment of Rupiah Money Management Provisions</i>	13-16 Mei 2022 <i>May 13-16, 2022</i>	Bank Indonesia <i>Bank Indonesia</i>
Capacity Building dalam Rangka Edukasi dan Refreshment Ketentuan Sistem Pembayaran Non Tunai <i>Capacity Building for Education and Refreshment of Non-Cash Payment System Provisions</i>	26-29 Mei 2022 <i>May 26-29, 2022</i>	Bank Indonesia <i>Bank Indonesia</i>
<i>Preventing & Combating Financial Crime in Financial Service Industry</i> <i>Preventing & Combating Financial Crime In Financial Service Industry</i>	9 Juni 2022 <i>June 9, 2022</i>	Otoritas Jasa Keuangan (OJK) <i>Financial Services Authority (OJK)</i>
<i>Social Media Content Creator</i> <i>Social Media Content Creator</i>	28 Juni 2022 - 1 September 2022 <i>June 28, 2022 - September 1, 2022</i>	Binus Center Bintaro <i>Binus Center Bintaro</i>
Pembekalan dan Ujian Sertifikasi SPPUR level 6 (Eksekutif), Modul Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing <i>SPPUR level 6 (Executive) Certification Debriefing and Examination, Foreign Exchange and Foreign Banknote Handling Module</i>	7 & 23 Juli 2022 <i>July 7 & 23, 2022</i>	IBI-BCC dan Lembaga Sertifikasi Profesi Perbankan (LSPP) <i>IBI-BCC and Banking Professional Certification Institute (LSPP)</i>
Pembekalan Sertifikasi SPPUR Level 6 (Eksekutif), Modul Setelmen Transaksi Tresuri <i>SPPUR level 6 (Executive) Certification Debriefing, Treasury Transaction Settlement Module</i>	11-12 Juli 2022 <i>July 11-12, 2022</i>	IBI-BCC dan Lembaga Sertifikasi Profesi Perbankan (LSPP) <i>IBI-BCC and Banking Professional Certification Institute (LSPP)</i>
Evaluasi Perkasan Forum Kasir Perbankan (Forkap) dan Ikatan Kliring Perbankan Bank Indonesia (KP BI) Tahun 2022 <i>Evaluation of Banking Cashier Forum (Forkap) and Bank Indonesia Banking Clearing Association (KP BI) of 2022</i>	15-17 Juli 2022 <i>July 15-17, 2022</i>	Bank Indonesia <i>Bank Indonesia</i>
Pembekalan dan Ujian Sertifikasi Manajemen Risiko Level II <i>Debriefing and Exam of Level II Risk Management Certification</i>	19, 20, 23 Juli 2022 <i>July 19, 20, 23, 2022</i>	Lembaga Pengembangan Perbankan Indonesia (LPPI) dan Lembaga Sertifikasi Profesi Perbankan (LSPP) <i>Indonesian Banking Development Institute (LPPI) and Banking Professional Certification Institute (LSPP)</i>
Workshop PKPU dan Kepailitan dalam Perspektif Kreditur Perbankan <i>Workshop on PKPU and Bankruptcy from the Perspective of Banking Creditors</i>	20 Juli 2022 <i>July 20, 2022</i>	Lembaga Pengembangan Perbankan Indonesia (LPPI) <i>Indonesian Banking Development Institute (LPPI)</i>
SEOJK No. 34/SEOJK.03/2021 Panduan Melakukan Update Buku Pedoman (SOP) Akuntansi Bank (Berlaku Sejak 31 Desember 2021) <i>SEOJK No. 34/SEOJK.03/2021 Guidance on Updating Bank Accounting Manual (SOP) (Effective from December 31, 2021)</i>	10-11 Agustus 2022 <i>August 10-11, 2022</i>	Risiko Manajemen Gagasan (RMG)
METADATA: APOLO DAN ANTASENA Pemanfaatan Metadata dalam Apollo dan Antasena Panduan Perhitungan ATMR (Risiko Kredit dan Operasional) <i>METADATA: APOLO AND ANTASENA Utilization of Metadata in Apollo and Antasena RWA Calculation Guidelines (Credit and Operational Risk)</i>	23-24 Agustus 2022 <i>August 23-24, 2022</i>	Risiko Manajemen Gagasan (RMG)
Sosialisasi Sistem Pembayaran 2025: Pengembangan Sistem Pembayaran Ritel, Adaptasi Transformasi dan Kolaborasi di Era Digital <i>Socialization of Payment System in 2025: Retail Payment System Development, Transformation Adaptation and Collaboration in the Digital Era</i>	13-14 Agustus 2022 <i>August 13-14, 2022</i>	Bank Indonesia & FKKJ <i>Bank Indonesia & FKKJ</i>



Materi Material	Tanggal Date	Penyelenggara Organizer
Pelatihan Berbasis Kompetensi - Jenjang Kualifikasi SPPUR 5, Modul Penukaran Valuta Asing dan Pembawa Uang Kertas Asing <i>Competency-Based Training - Qualification Level SPPUR 5, Module of Foreign Exchange and Foreign Banknote Carrier</i>	18-19 Agustus 2022 <i>August 18-19, 2022</i>	IBI - Banking Competency Center <i>IBI - Banking Competency Center</i>
Pembekalan dan Ujian Sertifikasi Treasury Dealer Level Basic (1) <i>Debriefing and Exam of Treasury Dealer Certification of Basic Level (1)</i>	18-19 Agustus 2022 <i>August 18-19, 2022</i>	EfektifPro & Lembaga Sertifikasi Profesi Perbankan (LSPP) <i>EffectivePro & Banking Professional Certification Institute (LSPP)</i>
Education & Capacity Building <i>Education & Capacity Building</i>	19-21 Agustus 2022 <i>August 19-21, 2022</i>	Bank Indonesia Semarang <i>Bank Indonesia of Semarang</i>
Webinar Prospek Hak Kekayaan Intelektual (HKI) sebagai Jaminan Utang <i>Webinar on the Prospects of Intellectual Property Rights (IPR) as Debt Collateral</i>	1 September 2022 <i>September 1, 2022</i>	Otoritas Jasa Keuangan (OJK) <i>Financial Services Authority (OJK)</i>
Sertifikasi BNSP Bidang SDM <i>BNSP Certification in HR Field</i>	2-3 September 2022 <i>September 2-3, 2022</i>	BNSP <i>BNSP</i>
Rencana Kerja & Laporan Kepatuhan <i>Work Plan & Compliance Report</i>	5-6 September 2022 <i>September 5-6, 2022</i>	Lembaga Pengembangan Perbankan Indonesia (LPPI) <i>Indonesian Banking Development Institute (LPPI)</i>
Sertifikasi - Jenjang Kualifikasi SPPUR 5 Setelmen Pembayaran Transaksi Trade Finance <i>Certification - Qualification Level SPPUR 5 Trade Finance Transaction Payment Settlement</i>	5-7 September 2022 <i>September 5-7, 2022</i>	IBI - Banking Competency Center <i>IBI - Banking Competency Center</i>
Implementasi Metadata sebagai Integrasi Pelaporan : Tata Cara Pengisian Laporan Bank UMUM Terintegrasi (LBUT) <i>Implementation of Metadata as Reporting Integration: Procedures for Filling in the Integrated General Bank Report (LBUT)</i>	14-15 September 2022 <i>September 14-15, 2022</i>	Banking Finance Development Center <i>Banking Finance Development Center</i>
Persiapan Kebutuhan serta Pemahaman Struktur Dana dan Tata Cara Pelaporan pada Aplikasi Sistem Pengawasan OJK BOX (OBOX) <i>Preparation of Needs and Understanding of the Fund Structure and Reporting Procedures in the OJK BOX Supervisory System Application (OBOX)</i>	15-16 September 2022 <i>September 15-16, 2022</i>	Banking Finance Development Center <i>Banking Finance Development Center</i>
Teknik Interrogative dan Investigative Interview <i>Interrogative and Investigative Techniques in Interview</i>	12-13 September 2022 <i>September 12-13, 2022</i>	Asia Anti Fraud (AAF) <i>Asia Anti Fraud (AAF)</i>
KPMM - ATMR : How to Comply With OJK Roadmap Report <i>KPMM - ATMR : How to Comply With OJK Roadmap Report</i>	15-16 September 2022 <i>September 15-16, 2022</i>	Learning Media Indonesia <i>Learning Media Indonesia</i>
Internal Seminar on Navigating Modern Banking Operation in a Changing World during the Geopolitical Tension <i>Internal Seminar on Navigating Modern Banking Operation in a Changing World during the Geopolitical Tension</i>	18-19 September 2022 <i>September 18-19, 2022</i>	Bank Indonesia (BI) <i>Bank Indonesia (BI)</i>
SEOJK No. 12/SEOJK.03/2021: Rencana Bisnis Bank (RBB) Panduan Menyusun Kebijakan dan Strategi Manajemen dalam RBB <i>SEOJK No. 12/SEOJK.03/2021: Bank Business Plan (RBB) Guidelines for Developing Management Policies and Strategies in the RBB</i>	21-22 September 2022 <i>September 21-22, 2022</i>	Risiko Manajemen Gagasan (RMG)
PDP 1 (Pendidikan Penilaian Jaminan) <i>PDP 1 (Collateral Assessment Education)</i>	26 September 2022 – 5 Oktober 2022 <i>September 26, 2022 - October 5, 2022</i>	MAPPI Pusat <i>MAPPI Center</i>



Materi Material	Tanggal Date	Penyelenggara Organizer
Finance For Human Capital Leader Finance For Human Capital Leader	28 September 2022 September 28, 2022	ProPeople Indonesia ProPeople Indonesia
Liquidity & Market Risk Management: Strategi Pengelolaan Likuiditas & Pasar (LCR, NSFR & IRRBB) serta Analisa Perilaku Nasabah Liquidity & Market Risk Management: Liquidity & Market Management Strategies (LCR, NSFR & IRRBB) and Customer Behavior Analysis	28-29 September 2022 September 28-29, 2022	KeyPro Learning Management KeyPro Learning Management
Webinar - Perlindungan Konsumen di Era Digital Webinar - Consumer Protection in the Digital Era	6 Oktober 2022 October 6, 2022	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)
Capacity Building - Edukasi & Refreshment Capacity Building - Education & Refreshment	7-9 Oktober 2022 October 7-9, 2022	Bank Indonesia (BI) Bank Indonesia (BI)
Analisa Kredit Pemberian Usaha Mikro dalam Rangka Penyaluran KUR & Mengantisipasi Terjadinya Kredit Bermasalah Credit Analysis of Micro Business Administration in the Context of KUR Disbursement & Anticipating the Occurrence of Non-Performing Loans	12-14 Oktober 2022 October 12-14, 2022	Banking Finance Development Center Banking Finance Development Center
Sinergi KPDHN di dalam Mendukung Pengelolaan DHN yang Akuntabel secara berkelanjutan oleh BI KPDHN Synergy in Support of Sustainable Accountable DHN Management by BI	14 Oktober 2022 October 14, 2022	Bank Indonesia (BI) Bank Indonesia (BI)
Business Continuity Management (BCM) : Business Impact Analysis (BIA), Risk Assessment (RA), Threat Assessment (TA), Business Continuity (BC) Plan and Strategy, Business Recovery Center (BRC), Disaster Recovery Center (DRC), and Crisis Command Center (termasuk Kertas Kerja Implementasi) Business Continuity Management (BCM) : Business Impact Analysis (BIA), Risk Assessment (RA), Threat Assessment (TA), Business Continuity (BC) Plan and Strategy, Business Recovery Center (BRC), Disaster Recovery Center (DRC), and Crisis Command Center (including Implementation Working Paper)	17-18 Oktober 2022 October 17-18, 2022	KeyPro Learning Management KeyPro Learning Management
Persiapan Pelaporan 2023 - Roadmap Laporan OJK terkait ATMR & KPMM : Perhitungan Pelaporan Risiko Kredit dan Risiko Operasional serta Pedoman bagi Bank dalam Persiapan Pelaporan 2023 2023 Reporting Preparation - OJK Reporting Roadmap related to RWA & CAR: Credit Risk and Operational Risk Reporting Calculations and Guidelines for Banks in Preparation for 2023 Reporting	19-20 Oktober 2022 October 19-20, 2022	Banking Finance Development Center Banking Finance Development Center
Sertifikasi Audit Level Supervisor (Level II) Sertifikasi Audit Level Supervisor (Level II)	20-22 Oktober 2022 October 20-22, 2022	EfektifPro & Lembaga Sertifikasi Profesi Perbankan (LSPP) EffectivePro & Banking Professional Certification Institute (LSPP)
Forum Komunikasi Kliring dan Kas BI Provinsi Jawa Timur BI Clearing and Cash Communication Forum of East Java Province	21-23 Oktober 2022 October 21-23, 2022	Bank Indonesia (BI) Bank Indonesia (BI)
Capacity Building - Petugas Kliring di Wilayah Solo Tahun 2022 Capacity Building - Clearing Officers in Solo Region in 2022	22-23 Oktober 2022 October 22-23, 2022	Bank Indonesia (BI) Bank Indonesia (BI)
Refreshment Program APU-PPT : Regulasi Terbaru dan Pendanaan Terorisme di Era Digitalisasi AML-CFT Program Refreshment : Latest Regulations and Terrorism Financing in the Digitalization Era	27-28 Oktober 2022 October 27-28, 2022	Banking Finance Development Center Banking Finance Development Center



Materi Material	Tanggal Date	Penyelenggara Organizer
Liquidity Risk, Internal Stress Test dan Regulatory Stress Test (BASEL II - LCR dan NSFR) serta memahami Kebutuhan ILAAP (Internal Liquidity Adequacy Assessment Process - OJK CP)	25-26 Oktober 2022	Banking Finance Development Center
Liquidity Risk, Internal Stress Test, and Regulatory Stress Test (BASEL II - LCR and NSFR) and understanding ILAAP (Internal Liquidity Adequacy Assessment Process - OJK CP) Needs	October 25-26, 2022	Banking Finance Development Center
Focus Group Discussion (FGD) - Layanan Perkasan Semester II 2022 Focus Group Discussion (FGD) - Cash Services in Semester II of 2022	29-30 Oktober 2022 October 29-30, 2022	Bank Indonesia (BI) Bank Indonesia (BI)
Pembekalan dan Ujian Sertifikasi SPPUR Level 6 - Modul Pengelolaan Transfer Dana Debriefing and SPPUR Level 6 Certification Exam - Funds Transfer Management Module	31 Oktober 2022 & 12 November 2022 October 31, 2022 & November 12, 2022	IBI - Banking Competency Center & Lembaga Sertifikasi Profesi Perbankan (LSPP) IBI - Banking Competency Center & Banking Professional Certification Institute (LSPP)
Sosialisasi Pengelolaan Uang Rupiah Socialization of Rupiah Money Management	4-6 November 2022 November 4-6, 2022	Bank Indonesia (BI) Bank Indonesia (BI)
KPMM - ATMR: How to Comply with OJK Roadmap Report KPMM - ATMR: How To Comply With OJK Roadmap Report	17-18 November 2022 November 17-18, 2022	Learning Media Indonesia (LMI) Learning Media Indonesia (LMI)
Analisa Keputusan Kredit Berdasarkan Analisa Cashflow Credit Decision Analysis Based on Cashflow Analysis	17-18 November 2022 November 17-18, 2022	Banking Finance Development Center Banking Finance Development Center
Kegiatan Capacity Building Pengelolaan Uang Rupiah Kepada Perhimpunan Kasir Perbankan Makassar (PKPM) Tahun 2022 Capacity Building Activities for Rupiah Money Management to the Makassar Banking Cashier Association (PKPM) in 2022	18-20 November 2022 November 18-20, 2022	Bank Indonesia (BI) Bank Indonesia (BI)
Memperkuat Cyber Resilience dalam Mendukung Keandalan Ekosistem Sistem Pembayaran dan FMI Bank Indonesia Strengthening Cyber Resilience in Supporting the Reliability of Bank Indonesia Payment System Ecosystem and FMI	19 November 2022 November 19, 2022	Bank Indonesia (BI) Bank Indonesia (BI)
Pembekalan dan Ujian Sertifikasi Kepatuhan (Compliance) Level 1 Debriefing and Exam of Level 1 Compliance Certification	23-24 November 2022 November 23-24, 2022	FKDKP FKDKP
Pentingnya Peran Dokumen/Arsip yang Baik dan Benar Pada Industri Perbankan The Importance of the Role of Good and Correct Documents/Archives in the Banking Industry	24 November 2022 November 24, 2022	PT Swadharma Sentra Solusi PT Swadharma Sentra Solusi
Keprotokolan dan Pembawa Acara Protocol and Host	24-25 November 2022 November 24-25, 2022	PT Citra Multisolusi Indonesia PT Citra Multisolusi Indonesia
Executive Gathering Tahun 2022 dalam Rangka Merayakan 12 Tahun Berdirinya ASPI Executive Gathering in 2022 to Celebrate 12 Years of ASPI Establishment	25-26 November 2022 November 25-26, 2022	ASPI ASPI
Refreshment Ketentuan Bagi Petugas Kliring dan Kasir Perbankan Refreshment Provisions for Clearing Officers and Banking Cashiers	25-27 November 2022 November 25-27, 2022	Bank Indonesia (BI) Bank Indonesia (BI)



Materi Material	Tanggal Date	Penyelenggara Organizer
Manajemen Konten Website Instansi/Perusahaan <i>Agency/Company Website Content Management</i>	28 November 2022 <i>November 28, 2022</i>	PT Citra Multisolusi Indonesia <i>PT Citra Multisolusi Indonesia</i>
Rapat Koordinasi Pemenuhan Uang Rupiah Persiapan Libur Natal & Tahun Baru 2023 dan Refreshment Pengelolaan Uang Rupiah Kepada Pegawai Teller/Kasir/Pejabat yang membawahi Pengelolaan Uang Rupiah Wilayah Kantor Perwakilan BI Probu Tahun 2022 <i>Coordination Meeting for the Fulfillment of Rupiah in Preparation for Christmas & New Year Holidays 2023 and Refreshment of Rupiah Money Management to Teller/Cashier/Officials in charge of Rupiah Money Management in the Probu BI Representative Office Region in 2022</i>	2-4 Desember 2022 <i>December 2-4, 2022</i>	KPwBI Provinsi Sumatra Utara <i>KPwBI North Sumatra Province</i>
Pertemuan Tahunan Evaluasi Kegiatan Operasional Pertukaran Warkat Debet di Wilayah Kerja KPwBI Provinsi Sumatra Utara <i>Annual Meeting Evaluation of Debit Card Exchange Operational Activities in the KPwBI Working Area of North Sumatra Province</i>	2-4 Desember 2022 <i>December 2-4, 2022</i>	KPwBI Provinsi Sumatra Utara <i>KPwBI of North Sumatra Province</i>
Evaluasi Sistem Pembayaran Non Tunai dan Sosialisasi BI Fast <i>Evaluation of Non-Cash Payment System and BI Fast Socialization</i>	2-4 Desember 2022 <i>December 2-4, 2022</i>	Bank Indonesia (BI) <i>Bank Indonesia (BI)</i>
Pembekalan Sertifikasi SPPUR Level 6 (Eksekutif) Modul Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing <i>SPPUR Level 6 (Executive) Certification Briefing on Foreign Exchange Module and Carrying Foreign Banknotes</i>	7 Desember 2022 <i>December 7, 2022</i>	IBI & LSPP <i>IBI & LSPP</i>
Sosialisasi Laporan Bank Umum Terintegrasi (LBUT) Pelaporan Harian <i>Socialization of Integrated Commercial Bank Report (LBUT) Daily Reporting</i>	8 Desember 2022 <i>December 8, 2022</i>	Bank Indonesia (BI) <i>Bank Indonesia (BI)</i>
Drone Mapping <i>Drone Mapping</i>	21-23 Desember 2022 <i>December 21-23, 2022</i>	Liu Purnomo <i>Liu Purnomo</i>
Cara Menghindari Sanksi dari Regulator melalui Review & Implementasi "Tata cara Pelaporan & Pengisian Laporan OJK: Sistem Layanan Informasi Keuangan (SLIK) Sesuai POJK 64/POJK.03/2020 & Pengisian Laporan Aplikasi Pelaporan Online OJK (APOLO) <i>How to Avoid Sanctions from Regulators through Review & Implementation of "Procedures for Reporting & Filling OJK Reports: Financial Information Service System (SLIK) according to POJK 64/POJK.03/2020 & FSA Online Reporting Application (APOLO)</i>	27-28 Desember 2022 <i>December 27-28, 2022</i>	Learning Banking Center <i>Learning Banking Center</i>

Pencapaian Prioritas 2: Penyesuaian Organisasi

Bank berpendapat bahwa penerapan Keuangan Berkelanjutan tidak terlepas dari komitmen melakukan penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional dengan prinsip-prinsip Keuangan Berkelanjutan yang dilakukan sesuai dengan visi, misi, rencana strategis, struktur organisasi, serta tugas pokok dan fungsi (tupoksi) mengenai implementasi Keuangan Berkelanjutan.

Penerapan penyesuaian struktur organisasi dapat dilakukan dengan menambah tupoksi Keuangan Berkelanjutan pada unit yang sudah ada atau menambah unit khusus yang menjalankan program-program Keuangan Berkelanjutan.

Program penyesuaian organisasi lainnya berupa penyelesaian kebijakan dan prosedur yang terkait pada aktivitas pembiayaan Bank. Hingga akhir Desember 2022, pencapaian Prioritas 2 adalah sebagai berikut:

Achievement of Priority 2: Organizational Adjustment

The Bank believes that the implementation of Sustainable Finance is inseparable from the commitment to make adjustments to the organization, risk management, governance, and/or standard operating procedures with the principles of Sustainable Finance, which are carried out by the vision, mission, strategic plans, organizational structure, and principal tasks and function regarding the implementation of Sustainable Finance.

The implementation of adjustments to the organizational structure can be implemented by adding the tasks and functions of Sustainable Finance to existing units or by adding special teams that carry out Sustainable Finance programs.

Another organizational adjustment program is completing policies and procedures related to the Bank's financing activities. Until the end of December 2022, the achievements of Priority 2 are as follows:



Kegiatan Activity	Progres Progress	Target Target
Penerbitan kebijakan dan prosedur Pembiayaan Energi Terbarukan <i>Issuance of policies and procedures for Renewable Energy Financing</i>	100%	Selesai Done
Penerbitan kebijakan dan prosedur Pembiayaan Transportasi Hijau <i>Issuance of Green Transportation Financing policies and procedures</i>	100%	Selesai Done
SOP Penyesuaian klasifikasi kegiatan usaha Bank dengan kriteria dan kategori kegiatan usaha berkelanjutan <i>Standard operating procedures for adjusting the classification of the Bank's business activities with the criteria and categories of sustainable business activities</i>	60%	Q1/23

Pencapaian Prioritas 3: Pengembangan Produk

Selama tahun 2022, Bank fokus pada upaya digitalisasi dan pencapaian target bisnis. Oleh sebab itu, upaya pengembangan produk dan jasa Keuangan Berkelanjutan masih belum dapat dilaksanakan secara optimal. Namun demikian, Bank tetap berkomitmen untuk mengimplementasikan Keuangan Berkelanjutan melalui beberapa aktivitas pembiayaan dan penempatan dana. Tabel di bawah ini merangkum realisasi aktivitas dibanding dengan target yang sudah ditetapkan.

Achievement of Priority 3: Product Development

During 2022, the Bank will focus on digitalization efforts and achieving business targets. For this reason, efforts to develop Sustainable Finance products and services have yet to be implemented optimally. However, the Bank remains committed to implementing Sustainable Finance through several financing and fund placement activities. The table below summarizes the realization of activities compared to the targets set.

Aktivitas Activity	KUBL KUBL	Target 2022 Targets in 2022	Realisasi (Outstanding Per 31 Des 2022) Realization (Outstanding as of Dec 31 2022)
Pembiayaan Kriteria Kegiatan Usaha Berkelanjutan (KKUB) <i>Financing Criteria for Sustainable Business Activities (KKUB)</i>	1 s/d 12 1 until 12	Rp1.291,2 miliar IDR1,291.2 billion	Rp464,8 miliar IDR464.8 billion



Bisnis yang Berintegritas

Business with Integrity

Implementasi keuangan berkelanjutan harus dimulai dari *internal* Bank. Salah satunya adalah bagaimana menciptakan *human capital* agar memiliki integritas yang tinggi dalam menjalankan tugas dan tanggung jawabnya. Bank Artha Graha Internasional memastikan bahwa setiap karyawan menjalankan budaya dan nilai-nilai perusahaan, profesional, menjaga kode etik dan terbebas dari konflik kepentingan yang dapat merugikan Bank.

Sustainable finance implementation must start from within the Bank. One of them is how to create human capital so that they have high integrity in carrying out their duties and responsibilities. Bank Artha Graha Internasional ensures that every employee carries out the company's culture and values, is professional, maintains a code of ethics, and is free from conflicts of interest that can harm the Bank.



02

Penjelasan Direksi

*Board of Directors
Explanation*

Penerapan kebijakan strategis selama tahun 2022 bermuara dengan pencapaian kinerja membanggakan. Selain mampu mewujudkan sejumlah target, Bank juga meraih peningkatan kinerja dibanding tahun sebelumnya antara lain berhasil membukukan laba bersih setelah tahun 2021 mencatatkan kerugian.

The implementation of strategic policies during 2022 led to the achievement of a proud performance. In addition to being able to realize a number of targets, the Bank also achieved an increase in performance compared to the previous year, including succeeding in posting a net profit that increased from the previous year.



Penjelasan Direksi [GRI 2-22] [OJK D.1]

Explanation From The Board Of Directors [GRI 2-22] [OJK D.1]



Penerapan kebijakan strategis selama tahun 2022 bermuara dengan pencapaian kinerja membanggakan. Selain mampu mewujudkan sejumlah target, Bank juga meraih peningkatan kinerja dibanding tahun sebelumnya antara lain berhasil membukukan laba bersih yang meningkat dari tahun sebelumnya.

The implementation of strategic policies during 2022 led to the achievement of a proud performance. In addition to being able to realize a number of targets, the Bank also achieved an increase in performance compared to the previous year, including succeeding in posting a net profit that increased from the previous year.

Andy Kasih
Direktur Utama
President Director

Pemegang saham dan pemangku kepentingan yang kami hormati,

Puji syukur kami panjatkan ke hadirat Tuhan yang Maha Esa karena atas kehendak-Nya, Bank Artha Graha Internasional dapat membukukan kinerja terbaik pada tahun 2022. Pendapatan bunga bersih, laba operasional, laba sebelum pajak maupun laba tahun berjalan menunjukkan peningkatan signifikan dibanding tahun sebelumnya. Pencapaian itu merupakan cerminan tingginya kepercayaan nasabah sebagai salah satu pemangku kepentingan eksternal utama Bank.

Pencapaian tersebut tidak lepas dari kebijakan dan inisiatif strategis yang diambil dan diimplementasikan oleh Bank selama tahun pelaporan. Lebih dari itu, keberhasilan tersebut juga merupakan dampak positif atas berlanjutnya pertumbuhan ekonomi Indonesia. Menurut Badan Pusat Statistik, ekonomi Indonesia tahun 2022 tumbuh 5,31%, naik dibanding tahun 2021, yang tercatat sebesar 3,69% (year on year/yoy). Keberhasilan tersebut ditopang oleh tumbuhnya 17 lapangan usaha yang digunakan BPS dalam menyusun pertumbuhan ekonomi, salah satunya

Dear Shareholders and Stakeholders,

Praise and gratitude to God Almighty for His grace and mercy, Bank Artha Graha Internasional could record an excellent performance in 2022. The income from net profit, operational profit, profit before tax, or current year profit shows significant improvement compared to the previous year. This achievement reflects high trust from customers, one of the Bank's main external stakeholders.

This achievement is inseparable from the appropriate strategic policies and initiatives taken and implemented by the Bank throughout the reported year. In addition, this achievement also has a positive impact on Indonesian sustainable economic growth. According to the Central Bureau of Statistics, the Indonesian economy in 2022 grew by 5.31%, increasing from 2021, which only recorded 3.69% (year on year/yoy). This achievement is also supported by the growth of 17 business fields used by BPS in preparing for economic growth, one of which



lapangan usaha atau sektor jasa keuangan, termasuk di dalamnya industri perbankan. Pada tahun 2022, sektor jasa keuangan tumbuh 1,93% lebih tinggi dibanding tahun 2021, yang mencapai 1,56%.

Sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik atau POJK Keuangan Berkelanjutan, melalui Laporan Keberlanjutan inilah, Bank menyampaikan keberhasilan kinerja aspek ekonomi tahun 2022. Tak hanya pencapaian kinerja aspek ekonomi, sebagaimana diatur dalam peraturan OJK tersebut, laporan ini juga mencakup berbagai rencana, implementasi dan kebijakan terkait kinerja aspek lingkungan dan sosial sebagai sebuah keselarasan.

Bank Artha Graha Internasional dan Keuangan Berkelanjutan

Sebagai Bank Umum sekaligus perusahaan publik, Bank wajib menerapkan POJK Keuangan Berkelanjutan per 1 Januari 2020. Merujuk peraturan tersebut, Keuangan Berkelanjutan adalah dukungan menyeluruh dari sektor jasa keuangan untuk menciptakan pertumbuhan ekonomi berkelanjutan dengan menyelaraskan kepentingan ekonomi, sosial, dan lingkungan hidup. Terbitnya POJK Keuangan Berkelanjutan telah menempatkan lembaga jasa keuangan ke dalam sistem keuangan yang ramah lingkungan, sebagaimana diamanatkan dalam Undang-Undang No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup. Pada pasal 43, ayat 3, huruf c, disebutkan tentang pengembangan sistem lembaga keuangan dan pasar modal yang ramah lingkungan hidup.

Bank Artha Graha Internasional mendukung penerapan keuangan berkelanjutan sebagaimana diatur dalam POJK Keuangan Berkelanjutan. Bahkan, Bank termasuk sebagai salah satu dari delapan bank yang menginisiasi terbentuknya Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) bersama WWF Indonesia. Kedelapan bank yang mewakili 46% aset perbankan Indonesia tersebut tergabung dalam kelompok "The First Movers on Sustainable Banking".

Dukungan dan komitmen Bank dalam menerapkan keuangan berkelanjutan juga diwujudkan dengan menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB), seperti diatur dalam pasal 4 ayat (1) POJK Keuangan Berkelanjutan. RAKB yang menjadi bagian tidak terpisahkan dengan Rencana Bisnis Bank (RBB) berisi

is the financial service sector, which includes the banking industry. In 2022, the financial service sector grew by 1.93%, higher than in 2021, which was 1.56%.

As regulated in the Regulation of Financial Services Authority No. 51/POJK.03/2017 concerning the Implementation of Sustainable Financial for Financial Service Institutions, Issuers, and Public Companies or the Sustainable POJK, the Bank conveys its successful performance on the economic aspect in 2022 through this Sustainability Report. As regulated in the OJK Regulation, this report not only shows its performance achievements on the economic aspect but also covers some plans, implementations, and policies related to performance in the environment and social aspects as a harmony.

Bank Graha Internasional dan Sustainable Finance

As a Commercial Bank and a public company, the Bank must implement POJK Sustainable Finance as of January 1, 2020. Referring to the regulation, Sustainable Finance is comprehensive support from the financial services sector to create sustainable economic growth by harmonizing economic, social, and environmental interests. The issuance of the POJK Sustainable Finance has placed financial services institutions into an environmentally friendly financial system, as mandated in Law No. 32 of 2009 concerning Environmental Protection and Management. Article 43, paragraph 3, letter c, mentions the development of environmentally friendly financial institutions and capital markets systems.

Bank Artha Graha Internasional supports the implementation of sustainable finance as stipulated in the POJK Sustainable Finance. In fact, the Bank is one of the eight banks that initiated the formation of the Indonesian Sustainable Finance Initiative (IKBI) with WWF Indonesia. The eight banks, which represent 46% of Indonesia's banking assets, are members of "The First Movers on Sustainable Banking" group.

The Bank's support and commitment to implementing sustainable finance is also realized by preparing a Sustainable Finance Action Plan (RAKB), as stipulated in Article 4 paragraph (1) of the POJK Sustainable Finance. The RAKB, an integral part of the Bank's Business Plan (RBB), contains various strategic plans, programs, and



berbagai rencana, program dan kebijakan strategis sebagai implementasi prinsip-prinsip keuangan berkelanjutan. Bank meyakini implementasi RAKB melalui program-program strategis dan prioritas merupakan kebijakan yang tepat dan searah dengan konsep pembangunan berkelanjutan yang tengah dijalankan di Indonesia. Dalam RAKB Tahun 2022, Bank menetapkan tiga program prioritas, yaitu pengembangan kapasitas, penyesuaian organisasi dan pengembangan produk dimana ketiganya telah dilaksanakan dengan baik.

Inisiatif Strategis Keuangan Berkelanjutan

Keselarasan dan kesetaraan merupakan prinsip dasar dalam penerapan keuangan berkelanjutan. Oleh karena itu, Bank meyakini bahwa aspek lingkungan dan sosial berkelanjutan akan dipengaruhi oleh pencapaian Bank dalam mewujudkan target-target kinerja aspek ekonomi yang disampaikan dalam RBB Tahun 2022. Untuk itu, Bank telah menyusun dan menetapkan inisiatif strategis untuk merealisasikan target-target RBB sebagai berikut:

- Pengembangan bisnis ke arah *digital banking* mengingat banyaknya keterbatasan *human capital* di *frontliners*, biaya operasional yang tinggi, pergeseran transaksi pembayaran dari *offline* menjadi *online*, pentingnya kolaborasi dengan perusahaan *Fintech* dan *e-Commerce* untuk pendanaan dan juga pembiayaan sektor mikro dan UKM.
- Melakukan *cross selling* dan *value chain financing* dengan jaringan usaha yang dimiliki Artha Graha Network dan nasabah/debitur *existing* guna menambah *customer base* Bank. Intensifikasi bisnis menggunakan sistem *closed loop* yang berisiko rendah, melihat besarnya peluang pasar ritel di 2030.
- Penambahan *fee based income* melalui provisi komisi, *transactional banking*, *bill payment*, penjualan produk investasi milik pihak ketiga dan juga kolaborasi dengan perusahaan *Fintech Payment & e-Commerce*.
- Fokus pada pendanaan berbasis *mobile* yang terhubung dengan *e-Commerce*, *fintech*, *bill aggregator* dan *merchant*. Produk pendanaan seperti tabungan, produk investasi, *e-Money*, dan lain-lain.

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

policies to implement sustainable finance principles. The Bank believes that implementing RAKB through strategic and priority programs is the right policy and is in line with the concept of sustainable development being implemented in Indonesia. In the 2022 RAKB, the Bank set three priority programs: capacity building, organizational adjustment, and product development, all of which have been implemented well.

Sustainable Finance Strategic Initiatives

Harmony and equality are the basic principles in the implementation of sustainable finance. Therefore, the Bank believes that the Bank's achievement will influence the environmental and social aspects of sustainability in realizing the performance targets of the economic aspect presented in the RBB Year 2022. Therefore, the Bank has developed and established strategic initiatives to realize the RBB targets as follows:

- Business development towards digital banking considering there are many limitations of human capital in front liners, high operational costs, the shift of payment transactions from offline to online, the importance of collaboration with Fintech and e-Commerce companies for funding, and also financing the micro and SME sectors.*
- Cross-selling and value chain financing with Artha Graha 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.*
- Additional fee-based income through commission fees, transactional banking, bill payments, sales of third-party investment products, and collaboration with Fintech Payment & e-Commerce companies.*
- Focus on mobile-based funding connected to e-Commerce, fintech, bill aggregators, and merchants. Funding products such as savings, investment products, e-Money, and others.*

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



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

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

Pencapaian Kinerja Keberlanjutan Tahun 2022

Achievement of Sustainability Performance in 2022

Secara umum, kebijakan dan inisiatif strategis dapat dijalankan pada tahun 2022. Namun demikian, ada beberapa hal dalam inisiatif strategis pengembangan *digital banking* yang berkaitan dengan produk baru masih dalam proses, yaitu *digital lending + eKYC Opening Account, Loyalti Point, Corporate Debit Card*. Sedangkan dari aktivitas baru yaitu kerja sama dengan *Bancassurance* melalui aplikasi digital bank. Inisiatif strategis yang belum optimal ini akan dilanjutkan pada tahun 2023.

In general, policies and strategic initiatives can be implemented in 2022. However, several things in the strategic initiative of digital banking development related to new products are still in process, namely digital lending + eKYC Opening Account, Loyalty Points, and Corporate Debit Cards. Meanwhile, new activities include cooperation with Bancassurance through digital bank applications. These strategic initiatives that have not been optimized will be continued in 2023.

Meski demikian, keberhasilan Bank merealisasikan inisiatif-inisiatif strategis selama tahun pelaporan tak lepas dari adanya dukungan para pemangku kepentingan, baik internal maupun eksternal. Dukungan tersebut diraih sejalan dengan intensitas Bank melakukan sosialisasi atas berbagai strategi tersebut. Tidak hanya melakukan sosialisasi, insan Bank Artha Graha Internasional juga secara konsisten melaksanakan inisiatif strategis tersebut guna mewujudkan kegiatan berkelanjutan, yaitu operasional usaha Bank yang senantiasa memperhatikan aspek ekonomi, lingkungan hidup, dan sosial.

Nevertheless, the Bank's success in realizing its strategic initiatives during the reporting year cannot be separated from the support of internal and external stakeholders. This support was achieved in line with the Bank's intensity in socializing the various strategies. Not only socializing but Bank Artha Graha Internasional personnel also consistently implement these strategic initiatives to realize sustainable activities. The Bank's business operations always consider economic, environmental, and social aspects.

Berkaitan dengan implementasi keseharian, Direksi senantiasa memastikan bahwa inisiatif strategis yang telah ditetapkan perusahaan bisa terlaksana dengan baik. Selain itu, Direksi juga secara kontinyu membahas penerapan inisiatif strategis tersebut dalam rapat evaluasi kinerja Direksi, maupun dalam rapat gabungan dengan Dewan Komisaris. Dengan pembahasan dalam rapat-rapat tersebut, penerapan inisiatif strategis senantiasa dievaluasi dan jika diperlukan, dilakukan penyesuaian dengan kondisi terkini di industri perbankan.

Concerning daily implementation, the Board of Directors always ensures that the strategic initiatives the company has set can be implemented properly. In addition, the Board of Directors also continuously discusses the implementation of these strategic initiatives in the Board of Directors' performance evaluation meetings and joint meetings with the Board of Commissioners. With the discussion in these meetings, the implementation of strategic initiatives is constantly evaluated, and if necessary, adjustments are made to the current conditions in the banking industry.

Komitmen dan kesungguhan Bank menerapkan berbagai inisiatif strategis membawa hasil dengan pencapaian kinerja keberlanjutan pada tahun 2022. Atas prestasi

The Bank's commitment and persistence in implementing various strategic initiatives led to the achievement of sustainability performance in 2022. For this achievement,



tersebut, Bank mendapatkan apresiasi dari pemangku kepentingan eksternal berupa pemberian penghargaan antara lain 10th Years Appreciation Customer Loyalty Award Tahun 2022-Customer Loyalty Awards Jaringan PRIMA, dan Best Digital Finance Category Conventional Bank for Customer Engagement with Solutive Digital Finance Service-Indonesia Best Digital Finance Awards 2022.

Selanjutnya, atas implementasi berbagai inisiatif strategis, Bank berhasil membukukan berbagai pencapaian, baik pada aspek ekonomi, sosial maupun lingkungan sebagai berikut:

- Kinerja Aspek Ekonomi

Setiap tahun, Bank menyusun dan menerbitkan Rencana Bisnis Bank (RBB) yang disusun secara matang dan realistis berdasarkan prinsip kehati-hatian dan penerapan manajemen risiko. Di dalamnya, antara lain, disampaikan tentang rencana Bank untuk meningkatkan kinerja usaha serta strategi untuk merealisasikan rencana tersebut sesuai target dan waktu yang ditetapkan. Penyusunan rencana bisnis senantiasa memperhatikan sejumlah hal, yaitu faktor eksternal dan internal yang dapat memengaruhi kelangsungan usaha Bank; prinsip kehati-hatian; penerapan manajemen risiko; dan asas perbankan yang sehat.

Seiring dengan pertumbuhan ekonomi Indonesia pada tahun 2022, hal itu juga berdampak positif terhadap kinerja perusahaan, dimana Bank berhasil membukukan laba bersih sebesar Rp54,99 miliar atau tumbuh 132,72% jika dibandingkan tahun 2021. Hal tersebut berdampak kepada meningkatnya beberapa rasio keuangan Bank antara lain ROA naik menjadi 0,25%, ROE naik menjadi 1,63%, sementara NIM juga meningkat menjadi 4,79%. Dari sisi kualitas aset juga terdapat perbaikan dimana NPL gross mengalami penurunan menjadi 2,73%.

Berdasarkan kinerja ekonomi di atas, maka nilai ekonomi langsung yang dihasilkan Bank tercatat sebesar Rp1,63 triliun, turun 12,41% dibandingkan tahun 2021, yang mencapai Rp1,86 triliun. Sedangkan nilai ekonomi yang didistribusikan terbilang sebesar Rp831,30 miliar, naik 4,88% dibandingkan tahun 2021, yang mencapai Rp792,61 miliar. Adapun nilai ekonomi yang disimpan sebesar Rp794,17 miliar, turun 25,30% dibandingkan tahun 2021, yang mencapai Rp1,06 triliun.

the Bank received appreciation from external stakeholders through awards, including the 10th Years Appreciation Customer Loyalty Award 2022-Customer Loyalty Awards of PRIMA Network and Best Digital Finance Category Conventional Bank for Customer Engagement with Solutive Digital Finance Service-Indonesia Best Digital Finance Awards 2022.

Then, with the implementation of various strategic initiatives, the Bank managed to record various achievements, both in economic, social, and environmental aspects, as follows:

- *Performance in the Economic Aspect*

Every year, the Bank prepares and publishes the Bank's Business Plan (RBB), which is carefully and realistically prepared based on prudential principles and the application of risk management. This RBB covers the Bank's plan to improve business performance and strategies to realize the plan according to the target and time set. The preparation of the business plan always considers some things, including external and internal factors that can affect the Bank's business continuity; prudential principles; application of risk management; and sound banking principles.

Along with Indonesia's economic growth in 2022, it also positively impacted the company's performance, where the Bank managed to record a net profit of IDR54.99 billion or grew 132.72% compared to 2021. This increased the Bank's financial ratios, including ROA rising to 0.25%, ROE rising to 1.63%, and NIM increasing to 4.79%. Regarding asset quality, there was also an improvement where gross NPL decreased to 2.73%.

Based on the above economic performance, the direct economic value generated by the Bank was recorded at IDR1.63 trillion, a decrease of 12.41% compared to 2021, which reached IDR1.86 trillion. Meanwhile, the economic value distributed was recorded at IDR831.30 billion, an increase of 4.88% compared to 2021, which reached IDR792.61 billion. Meanwhile, the economic value stored amounted to IDR794.17 billion, a decrease of 25.30% compared to 2021, which reached IDR1.06 trillion.



- Kinerja Aspek Lingkungan

Selaras dengan komitmen mendukung terwujudnya pembangunan berkelanjutan, Bank senantiasa merujuk pada berbagai regulasi yang mengatur hubungan antara industri perbankan dengan lingkungan. Dalam hal ini, kepatuhan menjadi dasar pelaksanaan pelestarian dan pengelolaan dampak lingkungan pada seluruh aktivitas, produk dan jasa Bank. Dengan memperhatikan prinsip kehati-hatian, Bank menghindari pemberian kredit atau pembiayaan terhadap perusahaan yang memberikan kontribusi terhadap pencemaran lingkungan. Sebaliknya, Bank memberikan perhatian secara khusus terhadap penyaluran kredit yang memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB).

Per 31 Desember 2022, jenis produk yang memenuhi KKUB sebanyak 3 unit produk; nominal produk dan/atau jasa yang memenuhi KKUB sebesar Rp464,8 miliar, dimana penyaluran kredit terhadap UMKM terbilang sebesar Rp399,9 miliar, total pembiayaan non-kegiatan usaha berkelanjutan sebesar Rp9.764,8 miliar; sehingga persentase total portofolio kegiatan usaha berkelanjutan terhadap total portofolio adalah 4,54%. Adapun jumlah agen laku pandai sebanyak 27 orang.

Selain pembiayaan yang memperhatikan prinsip kelestarian lingkungan, komitmen Bank terhadap lingkungan juga diwujudkan melalui operasional bank yang ramah lingkungan. Untuk itu, Bank telah melakukan berbagai kebijakan dengan menerapkan prinsip 3R (*reduce, reuse, dan recycle*). Operasional kantor yang ramah lingkungan diwujudkan melalui efisiensi pengelolaan bahan baku/material kertas, energi, emisi dan air.

Melalui berbagai kebijakan efisiensi, Bank menggunakan kertas HVS sebanyak 6.197 rim, turun dibandingkan penggunaan tahun 2021, yang tercatat sebanyak 10.086 rim. Efisiensi juga terjadi dalam penggunaan listrik yaitu 6.186.223 kWh, atau setara dengan 22.270 Gigajoule (GJ), turun dibandingkan tahun 2021, yang mencapai 6.471.836 kWh atau 23.299 GJ. Adapun penggunaan BBM selama tahun pelaporan adalah 431.457 liter atau setara dengan 14.756 GJ, turun dibandingkan tahun 2021, yang mencapai 432.000 liter atau 14.774 Gigajoule. Penurunan penggunaan energi otomatis mengurangi tingkat emisi gas rumah kaca yang dihasilkan Bank.

- Performance in the Environmental Aspect

In line with its commitment to supporting sustainable development, the Bank always refers to various regulations governing the relationship between the banking industry and the environment. In this case, compliance becomes the basis for the implementation of preservation and management of environmental impacts on all activities, products, and services of the Bank. Regarding the precautionary principle, the Bank avoids providing credit or financing to companies contributing to environmental pollution. On the contrary, the Bank pays special attention to lending that meets the Criteria for Sustainable Business Activities (KKUB).

As of December 31, 2022, there were 3 product types that met the KKUB; the nominal value of products and/or services that meet the KKUB is IDR464.8 billion, of which lending to MSMEs is IDR399.9 billion, the total financing for non-sustainable business activities is IDR9,764.8 billion; so that the percentage of the total portfolio of sustainable business activities to the total portfolio is 4.54%. The number of clever behavior agents is 27 people.

In addition to financing that considers the principles of environmental sustainability, the Bank's commitment to the environment is also realized through environmentally friendly bank operations. The Bank has implemented various policies using the 3R principle (reduce, reuse, and recycle). Environmentally friendly office operations are realized through efficiently managing raw materials/paper, energy, emissions, and water.

Through various efficiency policies, the Bank used 6,197 reams of HVS paper, decreasing from 10,086 reams in 2021. Efficiency also occurred in using electricity, including 6,186,223 kWh, or equivalent to 22,270 Gigajoules (GJ), decreasing compared to 2021, which reached 6,471,836 kWh or 23,299 GJ. The fuel used during the reporting year was 431,457 liters, or equivalent to 14,756 GJ, decreasing compared to 2021, which reached 432,000 liters or 14,774 GigaJoules. The reduction in energy use automatically reduces the level of greenhouse gas emissions generated by the Bank.



Selama tahun 2022, komitmen dan konsistensi Bank terkait kelestarian lingkungan membawa hasil dengan tidak adanya pengaduan yang berkaitan dengan masalah lingkungan. Selain itu, juga tidak terdapat denda/sanksi yang dikenakan kepada Bank karena ketidaktaatan atau pelanggaran terhadap undang-undang yang berkaitan dengan masalah lingkungan.

- Kinerja Aspek Sosial

Keberhasilan Bank membukukan kinerja terbaik pada tahun 2022 tidak lepas dari dukungan para pemangku kepentingan internal dan eksternal perusahaan. Pemangku kepentingan internal antara lain pemegang saham, manajemen dan karyawan lintas divisi dan beragam level jabatan sedangkan pemangku kepentingan eksternal antara lain konsumen/nasabah, pemasok, pemerintah, dan masyarakat. Masing-masing pemangku kepentingan memberikan kontribusi dalam mewujudkan target dan kinerja Bank selama tahun pelaporan.

Bank meyakini dukungan para pemangku kepentingan diraih sebagai timbal balik atas pemenuhan kewajiban Bank kepada mereka. Untuk karyawan, selain konsisten memenuhi hak-hak normatif sebagaimana diatur dalam undang-undang ketenagakerjaan, seperti memperlakukan semua secara setara, tidak mempekerjakan anak dibawah umur, dan tidak terdapat kerja paksa, Bank juga secara berkala mengadakan berbagai pendidikan dan pelatihan untuk mengembangkan potensi karyawan. Selain itu, Bank juga berupaya secara maksimal untuk mewujudkan lingkungan kerja yang sehat dan aman sesuai kaidah Kesehatan dan Keselamatan Kerja (K3).

Untuk nasabah, selain melakukan berbagai inovasi produk dan jasa, serta terus meningkatkan kualitas layanan, Bank berupaya semaksimal mungkin untuk menyelesaikan semua pengaduan yang masuk. Selama tahun pelaporan, Bank menerima pengaduan sebanyak 3.996 kasus dan semuanya sudah diselesaikan. Komitmen Bank untuk memberikan pelayanan terbaik berdampak positif terhadap peningkatan hasil survei kepuasan nasabah dari 80,73% pada tahun 2021 menjadi 81,04% pada tahun 2022.

Selanjutnya, terhadap pemasok, Bank memberikan prioritas kepada pemasok lokal/nasional, yaitu mereka yang berdomisili dan menjalankan usaha di Indonesia, untuk memenuhi kebutuhan barang dan jasa yang diperlukan perusahaan. Adapun kepada

During 2022, the Bank's commitment and consistency regarding environmental sustainability resulted in no complaints related to environmental issues. In addition, there were also no fines/sanctions imposed on the Bank for disobedience or violation of laws relating to environmental issues.

- Performance in the Social Aspect

The Bank's success in recording the best performance in 2022 cannot be separated from the support of the company's internal and external stakeholders. Internal stakeholders include shareholders, management, and employees across divisions and various levels of positions, while external stakeholders include consumers/customers, suppliers, government, and the public. Each stakeholder contributed to realizing the Bank's targets and performance during the reporting year.

The Bank believes that the support of stakeholders is achieved in return for the fulfillment of the Bank's obligations to them. For employees, in addition to consistently fulfilling normative rights as stipulated in labor laws, such as treating all equally, not employing minors, and no forced labor, the Bank also regularly conducts various education and training to develop employee potential. In addition, the Bank also makes maximum efforts to create a healthy and safe working environment in accordance with the principles of Occupational Health and Safety (OHS).

For customers, in addition to making various product and service innovations and continuing to improve service quality, the Bank makes every effort to resolve all incoming complaints. During the reporting year, the Bank received 3,996 complaints, all of which have been resolved. The Bank's commitment to providing the best service positively impacts the increase in customer satisfaction survey results from 80.73% in 2021 to 81.04% in 2022.

Then, towards suppliers, the Bank prioritizes local/national suppliers, namely those domiciled and doing business in Indonesia, to meet the needs of goods and services needed by the company. As for the public, the Bank is committed to empowerment



masyarakat, Bank berkomitmen untuk melakukan pemberdayaan melalui program *Corporate Social Safety Responsibility* (CSSR) dengan mengeluarkan dana CSSR tahun 2022 sebesar Rp6,74 miliar. Implementasi program-program CSSR, sekaligus merupakan upaya nyata dan dukungan konkret Bank terhadap Tujuan Pembangunan Berkelanjutan (TPB/SDGs).

through the Corporate Social Safety Responsibility (CSSR) program by spending CSSR funds in 2022 amounting to IDR6.74 billion. The implementation of CSSR programs is also the Bank's real effort and concrete support for the Sustainable Development Goals (SDGs).

Prospek dan Peluang

Keberhasilan pemerintah mengendalikan pandemi COVID-19, sekaligus mencatatkan pertumbuhan ekonomi sebesar 5,31% pada tahun 2022, merupakan modal penting untuk mewujudkan pertumbuhan ekonomi yang berkelanjutan pada tahun 2023. Walau demikian, pemerintah tetap perlu menerapkan prinsip kehati-hatian, sebagaimana disampaikan Dana Moneter Internasional (IMF), pertumbuhan ekonomi Indonesia diprediksi akan melambat pada kisaran 4,8% pada tahun 2023.

Perlambatan terjadi sejalan dengan adanya sejumlah risiko yang membayangi perekonomian global, seperti belum pulihnya Tiongkok dari dampak pandemi COVID-19 dan efek perang Rusia-Ukraina. Oleh karena itu, IMF memperkirakan pertumbuhan ekonomi global tahun 2023 turun menjadi 2,9% dibanding pertumbuhan tahun 2022, yang mencapai 3,4%. Menyikapi prediksi perekonomian global 2023 yang diwarnai ketidakpastian, Pemerintah telah mengungkapkan kesiapannya dan optimistis ekonomi Indonesia tetap kuat dan tumbuh positif.

Komitmen dan keyakinan pemerintah tersebut menjadi salah satu fondasi bagi Bank untuk menyusun target dalam RBB tahun 2023. Untuk mewujudkannya, Inisiatif strategis yang akan diterapkan Bank di sepanjang tahun 2023 adalah sebagai berikut:

- Memperkuat fungsi pengelolaan strategi agar dalam mengawal eksekusi strategi menjadi jelas terarah, terkomunikasikan dan terselaraskan ke setiap unit kerja;
- Mengevaluasi dan mengintegrasikan proses bisnis melalui implementasi teknologi dan sistem terintegrasi agar pelaksanaan eksekusi di lapangan berjalan sesuai dengan regulasi dan kepatuhan;
- Memperkuat pemasaran *platform* berbasis *digital banking* dengan inisiatif *digital marketing* dan kolaborasi ekosistem digital untuk meningkatkan akuisisi dan transaksi nasabah berbasis data;

Prospects and Opportunities

The government's success in controlling the COVID-19 pandemic and recording economic growth of 5.31% in 2022 is an important asset to realize sustainable economic growth in 2023. However, the government still needs to apply the precautionary principle because, as the International Monetary Fund (IMF) stated, Indonesia's economic growth is predicted to slow to around 4.8% in 2023.

The slowdown is in line with some risks looming over the global economy, such as China not recovering from the impact of the COVID-19 pandemic and the effects of the Russia-Ukraine war. Therefore, the IMF estimates that global economic growth in 2023 will fall to 2.9% compared to growth in 2022, which reached 3.4%. Responding to the prediction of the global economy in 2023, which is characterized by uncertainty, the Government has expressed its readiness and is optimistic that the Indonesian economy will remain strong and grow positively.

The government's commitment and confidence are the foundations for the Bank to set targets in the 2023 RBB. To achieve this, the strategic initiatives that the Bank will implement throughout 2023 are as follows:

- Strengthening the strategic management function to oversee strategy execution to be clearly directed, communicated, and harmonized to each work unit;*
- Evaluating and integrating business processes through the implementation of technology and integrated systems so that execution in the field runs in accordance with regulations and compliance;*
- Strengthening the marketing of digital banking-based platforms with digital marketing initiatives and digital ecosystem collaboration to increase data-driven customer acquisition and transactions;*



- d. Akselerasi kapabilitas IT dalam mendukung optimalisasi proses bisnis untuk mendukung kehandalan produk dan layanan digital untuk meningkatkan akuisisi, transaksi dan penyaluran kredit;
 - e. Penguatan pengukuran dan pengawasan proses digitalisasi dan *cyber security* dari aspek risiko dan audit;
 - f. Implementasi *Human Capital Roadmap* sejalan dengan rencana jangka panjang Bank.
- d. *Acceleration of IT capabilities in support of business process optimization to support the reliability of digital products and services to increase acquisition, transactions, and lending;*
 - e. *Strengthening the measurement and supervision of digitalization and cyber security processes from the aspects of risk and audit;*
 - f. *The implementation of a Human Capital Roadmap aligns with the Bank's long-term plan.*

Apresiasi

Pencapaian Bank merupakan cerminan atas ketepatan strategi yang diambil dan diimplementasikan selama tahun 2022 dan juga dukungan dari para pemangku kepentingan. Untuk itu, kami mengucapkan terima kasih kepada Dewan Komisaris yang telah melakukan pengawasan dan memberikan arahan sehingga Direksi dapat menjalankan strategi dengan baik. Ungkapan yang sama kami sampaikan kepada pemegang saham yang telah memberikan kepercayaan kepada kami untuk mengelola Bank selama tahun pelaporan. Secara khusus, kepada seluruh karyawan, kami berterima kasih atas kerja keras, dedikasi dan loyalitas yang diberikan selama ini sehingga Bank berhasil mencatatkan peningkatan kinerja dibanding tahun sebelumnya.

Apresiasi juga kami sampaikan kepada segenap mitra/pemasok, nasabah, pemerintah, regulator, maupun masyarakat yang tak pernah putus memberikan dukungan untuk keberlangsungan Bank. Kami berharap dukungan dan kepercayaan tersebut tetap diberikan agar Bank semakin berkembang dan mampu mewujudkan visi dan misi yang telah ditetapkan.

Appreciation

The Bank's achievements are a reflection of the appropriateness of the strategies adopted and implemented during 2022 as well as the support of our stakeholders. For this reason, we would like to thank the Board of Commissioners for supervising and providing direction so that the Board of Directors can execute the strategy well. We would also like to express our gratitude to our shareholders, who have given us the trust to manage the Bank during the reporting year. In particular, to all employees, we would like to thank them for their hard work, dedication, and loyalty that has enabled the Bank to record an improved performance compared to the previous year.

Our appreciation also goes to all partners/suppliers, customers, government, regulators, and the public who never stop supporting the Bank's sustainability. We hope that the support and trust will continue to be given so that the Bank will grow and realize the vision and mission that has been set.

Jakarta, 29 Maret 2023

Jakarta, March 29, 2023

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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03

Tentang Laporan Keberlanjutan

About the Sustainability Report

Pada Laporan Keberlanjutan 2022 terdapat perubahan terkait topik material dibanding tahun sebelumnya. Perubahan dilakukan setelah Bank melakukan peninjauan terhadap topik material tahun 2021 dengan melibatkan pemangku kepentingan internal dan eksternal sesuai panduan GRI Universal Standards 2021.

In the 2022 Sustainability Report, there are changes related to material topics compared to the previous year. The changes were made after the Bank reviewed the 2021 material topics by involving internal and external stakeholders in accordance with the 2021 GRI Universal Standards guidelines.



Tentang Laporan Keberlanjutan

About the Sustainability Report

Transparansi merupakan keharusan di era keterbukaan informasi saat ini, termasuk korporasi yang bergerak di industri perbankan. Dengan bersikap transparan, maka para pemangku kepentingan akan mengetahui apa saja yang sudah dilakukan oleh korporasi tersebut, termasuk dalam kaitannya dengan pemenuhan hak-hak pemangku kepentingan. Dalam konteks dan spirit itulah, PT Bank Artha Graha Internasional Tbk menerbitkan Laporan Keberlanjutan PT Bank Artha Graha Internasional Tbk Tahun 2022. Penerbitan laporan ini sekaligus merupakan kepatuhan Bank terhadap Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik atau POJK Keuangan Berkelanjutan. Peraturan ini mewajibkan lembaga jasa keuangan menerbitkan Laporan Keberlanjutan sebagai implementasi atas keuangan berkelanjutan.

Selain POJK Keuangan Berkelanjutan, Bank menerbitkan laporan keberlanjutan setiap tahun secara sukarela dengan mengacu pada Standard GRI (*GRI Standards*) yang dikeluarkan oleh Global Sustainability Standards Board (GSSB) - Lembaga yang dibentuk oleh Global Reporting Initiative (GRI) untuk menangani pengembangan standar laporan keberlanjutan, serta matriks pengungkapan *Environmental, Social, and Governance* (ESG) berdasarkan Sustainability Accounting Standards Board (SASB), dan Sustainable Banking Assessment (SUSBA).

Untuk memudahkan pembaca menemukan informasi yang sesuai dengan panduan, kami mencantumkan angka/nama pengungkapan di belakang kalimat atau alinea yang relevan. Data lengkap kecocokan isi laporan dengan panduan disampaikan di bagian belakang laporan ini.

[GRI 2-3]

Transparency is a must in the current era of information disclosure, including corporations engaged in the banking industry. Transparency lets stakeholders know what the corporation has done, including fulfilling stakeholder rights. In this context and spirit, PT Bank Artha Graha Internasional Tbk publishes the Sustainability Report of PT Bank Artha Graha Internasional Tbk for 2022. The publication of this report is simultaneously the Bank's compliance with the Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies or POJK Sustainable Finance. This regulation requires financial service institutions to issue Sustainability Reports as an implementation of sustainable finance.

In addition to the POJK on Sustainable Finance, the Bank publishes sustainability reports voluntarily every year concerning the GRI Standards issued by the Global Sustainability Standards Board (GSSB) - an institution formed by the Global Reporting Initiative (GRI) to handle the development of sustainability reporting standards, as well as the Environmental, Social, and Governance (ESG) disclosure matrix based on the Sustainability Accounting Standards Board (SASB), and the Sustainable Banking Assessment (SUSBA).

To make it easier for readers to find information by the guidelines, we include the number/name of the disclosure behind the relevant sentence or paragraph. Complete data on the suitability of the contents of the report with the guidelines is presented at the back of this report.

[GRI 2-3]



Prinsip Pelaporan

Reporting Principles

Laporan kami disusun dengan merujuk pada delapan prinsip pelaporan sebagaimana ditentukan dalam GRI 1: Landasan 2021 sebagai berikut:

1. **Akurasi:**
Bank melaporkan informasi yang benar dan cukup terperinci agar dapat dilakukan penilaian dampak organisasi.
2. **Keseimbangan:**
Bank melaporkan informasi dengan cara netral dan menyediakan gambaran yang seimbang tentang dampak negatif dan positif organisasi.
3. **Kejelasan:**
Bank menyajikan informasi dengan cara yang dapat diakses dan dapat dipahami.
4. **Keterbandingan:**
Bank memilih, menyusun, dan melaporkan informasi secara konsisten agar mereka dapat melakukan analisis mengenai perubahan dalam dampak organisasi seiring waktu dan analisis dampak ini yang berkaitan dengan dampak organisasi lain.
5. **Kelengkapan:**
Bank menyediakan informasi yang memadai agar penilaian dampak organisasi dapat dilakukan selama periode pelaporan.
6. **Konteks keberlanjutan:**
Bank melaporkan informasi tentang dampak mereka dalam konteks yang lebih luas dari pembangunan berkelanjutan.
7. **Ketepatan waktu:**
Bank melaporkan informasi secara rutin dan menyediakan informasi tersebut secara tepat waktu bagi pengguna informasi untuk mengambil keputusan.
8. **Keterverifikasian:**
Bank mengumpulkan, mencatat, menyusun, dan menganalisis informasi dengan cara sedemikian rupa sehingga informasi tersebut dapat diteliti untuk menentukan kualitasnya.

Our report is prepared by referring to the eight reporting principles as specified in GRI 1: Foundation 2021 as follows:

1. **Accuracy:**
The Bank reports correct and detailed information to allow an organizational impact assessment to be carried out.
2. **Balance:**
The Bank neutrally reports information and provides a balanced picture of the negative and positive impacts of the organization.
3. **Clarity:**
The Bank presents information in an accessible and understandable way.
4. **Comparability:**
Banks select, compile and report information consistently to analyze changes in an organization's impact over time and analyze this impact on other organizations' effects.
5. **Completeness:**
The Bank provides sufficient information to enable an organizational impact assessment to be carried out during the reporting period.
6. **Context of sustainability:**
Banks report information about their impact in the broader context of sustainable development.
7. **Timeliness:**
The Bank reports information regularly and provides this information promptly for information users to make decisions.
8. **Verifiability:**
The Bank collects, records, compiles, and analyzes information so that the data can be examined to determine its quality.



Cakupan dan Batasan Laporan

Laporan ini mencakup pencapaian kinerja aspek ekonomi, sosial dan lingkungan Kantor Pusat dan seluruh kantor cabang yang beroperasi di berbagai wilayah di Indonesia selama kurun waktu 1 Januari 2022 - 31 Desember 2022. [GRI 2-2]

Report Scope and Boundary

This report covers the performance achievements of the economic, social, and environmental aspects of the Head Office and all branch offices operating in various regions in Indonesia from January 1, 2022 to December 31, 2022. [GRI 2-2]

Siklus, Periode Pelaporan dan Pernyataan Penggunaan

Sebagai bagian tak terpisahkan dari Laporan Tahunan, Bank menerbitkan laporan setiap tahun. Laporan pertama diterbitkan untuk tahun buku 2020, dilanjutkan dengan tahun buku 2021 yang terbit pada 26 April 2022. Dengan demikian, laporan tahun buku 2022 ini merupakan laporan ketiga. PT Bank Artha Graha Internasional Tbk telah melaporkan informasi yang dikutip pada indeks konten GRI untuk periode dari 1 Januari - 31 Desember 2022 dengan merujuk kepada Standar GRI." [GRI 2-3]

Cycle, Reporting Period, and Statement of Use

The Bank publishes a report annually as an integral part of the Annual Report. The first report was published for the 2020 financial year, followed by the 2021 financial year published in April 26, 2022. Thus, this 2022 financial year report is the third report. PT Bank Artha Graha Internasional Tbk has reported the information quoted on the GRI content index from January 1 to December 31, 2022 concerning the GRI Standards." [GRI 2-3]

Perubahan Terkait Laporan

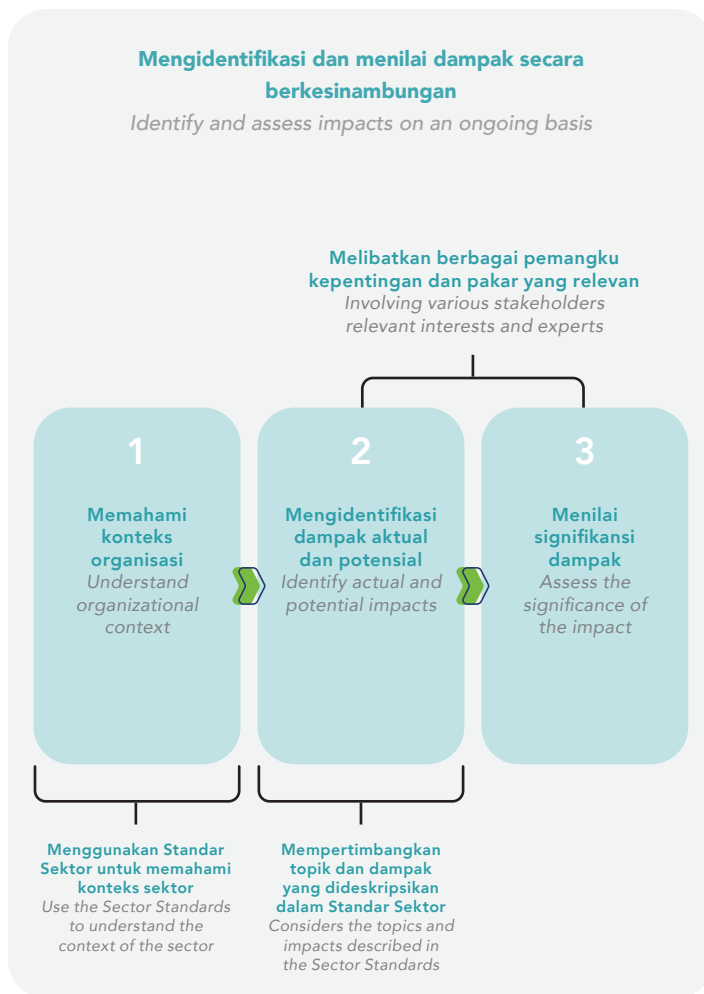
Pada Laporan Keberlanjutan 2022 terdapat perubahan terkait topik material dibanding tahun sebelumnya. Perubahan dilakukan setelah Bank melakukan peninjauan terhadap topik material tahun 2021 dengan melibatkan pemangku kepentingan internal dan eksternal antara lain konsultan dan pengguna laporan sesuai panduan GRI Standards Universal Tahun 2021. Melalui peninjauan tersebut, selain mengidentifikasi dan menilai dampak secara berkesinambungan, sekaligus Bank dapat memastikan bahwa topik material dalam laporan ini mewakili dampak paling signifikan selama tahun pelaporan. Peninjauan topik material dilakukan melalui *Focus Group Discussion* (FGD) secara tatap muka di Kantor Pusat Bank di Jakarta pada Senin, 16 Januari 2023. [GRI 3-1]

Changes Regarding Reports

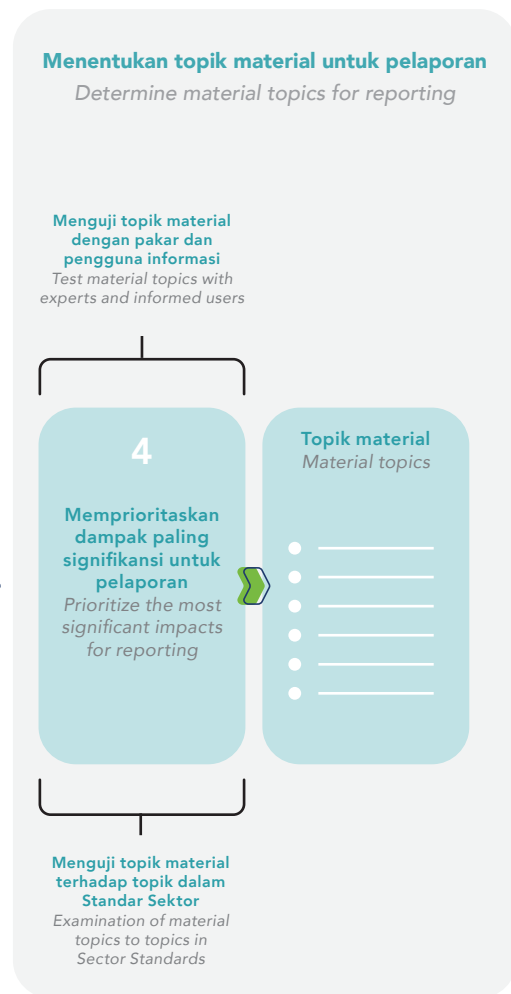
The 2022 Sustainability Report has changes related to material topics compared to the previous year. Changes were made after the Bank reviewed material issues for 2021 by involving internal and external stakeholders, including consultants and report users, according to the GRI Standards Universal guidelines for 2021. Through this review, in addition to identifying and assessing impacts on an ongoing basis, the Bank can ensure that the topics material in this report represents the most significant impact during the reporting year. A material topic review was conducted through a face-to-face Focus Group Discussion (FGD) at the Bank's Head Office in Jakarta on Monday, January 16, 2023. [GRI 3-1]



Proses untuk menentukan topik material:



Process for defining material topics:



Berdasarkan peninjauan secara internal dan eksternal disepakati bahwa topik material Keanekaragaman Hayati tidak dimasukkan dalam Laporan Keberlanjutan Tahun 2022. Pertimbangannya, pada tahun pelaporan, Bank fokus pada konten pelaporan terkait bisnis utama di sektor perbankan. Walau tidak lagi menjadi topik material, keanekaragaman hayati tetap dimasukkan dalam laporan meski dengan proporsi yang berbeda dengan tahun sebelumnya.

Dengan tidak masuknya Keanekaragaman Hayati, maka terdapat perubahan dalam daftar topik material laporan tahun 2022 dibanding tahun 2021. Jika daftar topik material tahun 2021 tercatat sebanyak 14 topik, maka pada tahun 2022 menjadi 13 topik. Daftar Topik material laporan tahun 2022 yang berjumlah 13 topik setelah mengadopsi usulan peninjauan oleh pemangku kepentingan internal dan eksternal. Daftar topik material Laporan Keberlanjutan Bank Tahun 2022 selengkapnya adalah sebagai berikut: [GRI 3-2]

Based on internal and external reviews, it was agreed that biodiversity is not included in the 2022 Sustainability Report. The consideration is that in the reporting year, the Bank focuses on reporting content related to the central business in the banking sector. Even though it is no longer a material topic, biodiversity is still included in the report, although in a different proportion from the previous year.

By not including biodiversity, there will be a change in the list of material topics for the 2022 report compared to 2021. If the list of material issues for 2021 recorded 14 cases, then in 2022, there will be 13 topics. The list of the material problems for the 2022 report, totaling 13 topics after adopting the proposed review by internal and external stakeholders. The complete list of material issues for the Bank's 2022 Sustainability Report is as follows:

[GRI 3-2]



Tabel Topik Material Tahun 2022

Table of Material Topics for 2022

Topik Material Material Topics	Alasan Topik ini Material The Reason for this Topic is Material	Nomor Pengungkapan Disclosure Number	
Topik Ekonomi Economic Topics			
Kinerja Ekonomi Economic Performance	Penciptaan nilai bagi Pemangku Kepentingan Value creation for Stakeholders	201-1	Nilai ekonomi langsung yang dihasilkan dan didistribusikan Direct economic value generated and distributed
Keberadaan Pasar Market Existence	Memperhatikan kesejahteraan karyawan Pay attention to employee welfare	202-1	Rasio standar upah karyawan entry-level berdasarkan jenis kelamin terhadap upah minimum regional The ratio of the standard entry-level wage by sex to the regional minimum wage
Praktik Pengadaan Procurement Practices	Mendorong pertumbuhan ekonomi nasional Encouraging national economic growth	204-1	Proporsi pengeluaran untuk pemasok lokal The proportion of expenses for local suppliers
Anti Korupsi Anti Corruption	Menciptakan lembaga yang berintegritas dan melindungi Pemangku Kepentingan To create institutions with integrity and protecting stakeholders	205-2	Komunikasi dan pelatihan tentang kebijakan dan prosedur anti-korupsi Communication and training on anti-corruption policies and procedures
		205-3	Insiden korupsi yang terbukti dan tindakan yang diambil Proven incidents of corruption and actions taken
Topik Lingkungan Environmental Topics			
Energi Energy	Pemakaian sumber daya alam yang bertanggung jawab mendorong kelestarian lingkungan Responsible use of natural resources promotes environmental sustainability	302-1	Konsumsi energi dalam organisasi Energy consumption in the organization
Topik Sosial Social Topics			
Kepegawaian Employee Affair	Penciptaan lapangan kerja mendorong pertumbuhan ekonomi Job creation can drive economic growth	401-1	Perekrutan karyawan baru dan pergantian karyawan Recruitment of new employees and employee turnover
		401-2	Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan sementara atau paruh waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees
Kesehatan dan Keselamatan Kerja Occupational Health and Safety	Menjamin keselamatan dan kesehatan karyawan demi meningkatkan produktivitas dan kinerja Bank Ensure the safety and health of employees to increase the productivity and performance of the Bank	403-9	Kecelakaan kerja Work accident
Pelatihan dan pendidikan Training and education	Karyawan merupakan aset besar yang terus dikembangkan untuk menjamin kesinambungan bisnis Employees are a great asset that continues to be developed to ensure business continuity	404-1 Rata-rata jam pelatihan per tahun per karyawan Annual average training hours per employee	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees receiving regular performance and career development reviews



Topik Material Material Topics	Alasan Topik ini Material The Reason for this Topic is Material	Nomor Pengungkapan Disclosure Number
Keanekaragaman dan Kesempatan Setara <i>Diversity and Equal Opportunity</i>	Memberikan kesempatan yang sama dan non-diskriminatif <i>Providing equal opportunity and non-discrimination</i>	405-1 Keanekaragaman badan tata kelola dan karyawan <i>Diversity of governance bodies and employees</i>
Kebebasan Berserikat dan Perundingan Kolektif <i>Freedom of Association and Collective Bargaining</i>	Bank menghormati hak yang dimiliki karyawan demi terciptanya hubungan yang harmonis antara Bank dan karyawan <i>The Bank respects the right owned by employees to create a harmonious relationship between the Bank and employees</i>	407-1 Operasi dan pemasok di mana hak atas kebebasan berserikat dan perundingan kolektif mungkin berisiko <i>Operations and suppliers where the right to freedom of association and collective bargaining may be at risk</i>
Masyarakat Lokal <i>Local Community</i>	Berkontribusi bagi masyarakat sekitar <i>Contributing to the surrounding community</i>	413-1 Operasi dengan keterlibatan masyarakat lokal, penilaian dampak, dan program pengembangan <i>Operations with local community engagement, impact assessment, and development programs</i>
Pemasaran dan Pelabelan <i>Marketing and Labeling</i>	Transparansi dan akuntabilitas sangat penting untuk meningkatkan kepercayaan Nasabah <i>Transparency and accountability are crucial to increase customer trust</i>	417-2 Insiden ketidakpatuhan terkait pelabelan dan informasi produk dan jasa <i>Incidents of non-compliance with product and service labeling and information</i>
Privasi Pelanggan <i>Customer Privacy</i>	Bank taat kepada ketentuan yang berlaku dan senantiasa melindungi nasabah dari risiko penyalahgunaan data privasi nasabah <i>The Bank complies with applicable regulations and always protects customers from the risk of misuse of customer privacy data</i>	418-1 Insiden ketidakpatuhan sehubungan dengan dampak kesehatan dan keselamatan dari produk dan jasa <i>Incidents of non-compliance related to the health and safety impacts of products and services</i>

Pernyataan Ulang Informasi [GRI 2-4]

Untuk mendukung validitas isi laporan, apabila terdapat pernyataan ulang informasi yang diberikan dalam laporan sebelumnya, kami memberi tanda *disajikan kembali.

Restatement of Information [GRI 2-4]

To support the validity of the report's contents, if there is a restatement of the information provided in the previous report, we mark *restated.

**Verifikasi oleh Pihak Independen***Verification by Independent Party*

GRI merekomendasikan penggunaan *external assurance* oleh pihak ketiga yang independen untuk memastikan kualitas dan keandalan informasi yang disampaikan dalam laporan ini. Walau Bank belum melakukan penjaminan terhadap laporan ini, namun Bank menjamin keabsahan dan kebenaran seluruh pengungkapan informasi dalam laporan ini. [GRI 2-5]

GRI recommends using external assurance by an independent third party to ensure the quality and reliability of the information presented in this report. Even though the Bank has not guaranteed this report, the Bank guarantees the validity and correctness of all disclosures of information in this report. [GRI 2-5]

Aksesibilitas dan Umpan Balik*Accessibility and Feedback*

Kami mengundang para pembaca dan pemangku kepentingan untuk mengakses dan mengunduh laporan keberlanjutan melalui website: www.arthagraha.com. Kami menyambut baik komentar, ide dan umpan balik dari para pembaca demi perbaikan kualitas laporan kami berikutnya. Tanggapan dan masukan mohon disampaikan kepada kami melalui: [GRI 2-3]

We invite readers and stakeholders to access and download the sustainability report through the website: www.arthagraha.com. We welcome readers' comments, ideas, and feedback to improve the quality of our following statement. Feedback and input, please convey to us via: [GRI 2-3]

Corporate Secretary | *Corporate Secretary*

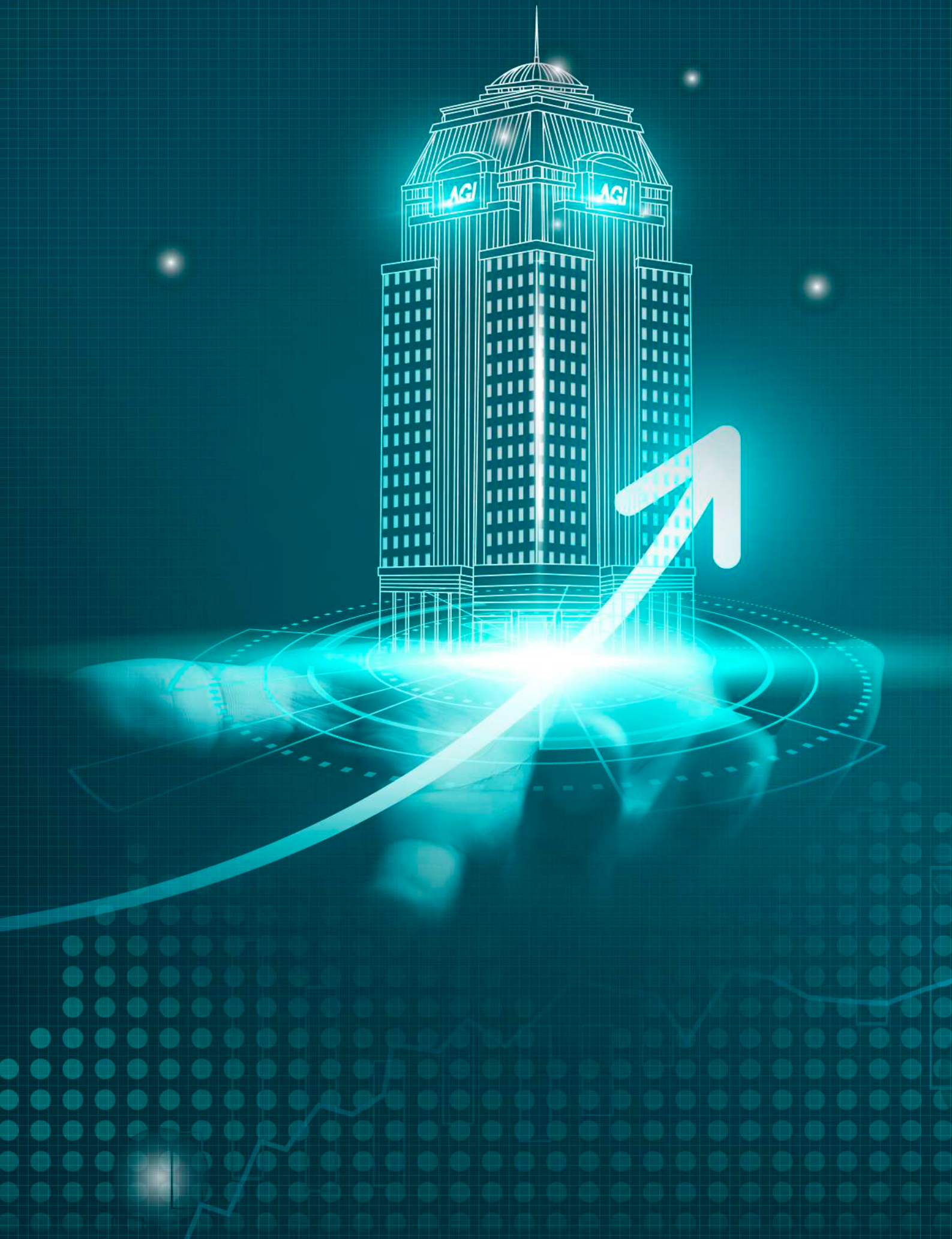
PT Bank Artha Graha Internasional Tbk
Gedung Artha Graha | *Artha Graha Building*
Kawasan Niaga Terpadu Sudirman
Sudirman Central Business District (SCBD)
Jl. Jenderal Sudirman Kav. 52-53
Jakarta Selatan | *South Jakarta, 12190*
Telp | *Phone*: +62 21 515 2168 (H)
Fax | *Fax*: +62 21 515 3892
E-mail: co_secretary@ag.co.id
Website: www.arthagraha.com



“Memiliki karyawan yang beragam adalah hal yang baik untuk bisnis - hal ini memungkinkan bisnis untuk melayani pelanggan dengan lebih baik, memecahkan masalah dengan lebih baik, dan berinovasi dengan lebih baik.”

“Having a diverse set of employees is good for business - it enables the business to better serve customers, better solve problems, and better innovate.”

Hendrith Vanlon Smith Jr,
CEO of Mayflower-Plymouth



04

Profil Perusahaan

Company
Profile

Saat ini, Bank telah memenuhi ketentuan Peraturan OJK Nomor 12/POJK.O3/2020 tentang Konsolidasi Bank Umum yang mensyaratkan modal inti minimum sebesar Rp3 triliun paling lambat pada 31 Desember 2022.

Currently, the Bank has complied with the provisions of OJK Regulation Number 12/POJK.O3/2020 concerning the Consolidation of Commercial Banks which requires a minimum core capital of IDR3 trillion by December 31, 2022.



Identitas Perusahaan

Company Identity



Nama [GRI 2-1] Name [GRI 2-1]	PT Bank Artha Graha Internasional Tbk
Status Perusahaan [GRI 2-1] Company Status [GRI 2-1]	Perusahaan Terbuka Public Listed Company
Bidang Usaha [GRI 2-6] [OJK C.3] Business Fields [GRI 2-6] [OJK C.3]	Jasa Perbankan Banking Services
Tanggal Pendirian Date of Establishment	7 September 1973 September 7, 1973
Dasar Hukum Pendirian Legal Basis of Establishment	Akta Pendirian Bank No. 12 tanggal 7 September 1973 oleh Bagijo, S.H., notaris pengganti dari Eliza Pondaag, S.H., notaris di Jakarta, yang telah mendapat pengesahan dari Menteri Kehakiman (sekarang menjadi Menteri Hukum dan Hak Asasi Manusia) melalui Surat Keputusan No. YA.5/2/12 tanggal 3 Januari 1975. Deed of Establishment of the Bank No. 12 dated September 7, 1973 by Bagijo, S.H., a substitute notary for Eliza Pondaag, S.H., a notary in Jakarta, which was approved by the Minister of Justice (now Minister of Law and Human Rights) through decree No. YA5/2/12 dated January 3, 1975.
Modal Dasar Authorized Capital	Rp5.800.132.800.000 IDR5,800,132,800,000
Modal Ditempatkan dan Disetor Penuh Issued and Fully Deposited Capital	Rp2.242.372.023.128,16 IDR2,242,372,023,128.16



Pemegang Saham [GRI 2-1] Shareholders [GRI 2-1]	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%) Public (each below 5%)	59,30%
	Jumlah Total	100,00%
Nama Bursa Exchange Name	Bursa Efek Indonesia Indonesia Stock Exchange	
Tanggal Go Public Go-Public Date	23 Agustus 1990 August 23, 1990	
Kode Saham Stock Code	INPC	
Kode ISIN ISIN Code	ID1000105505	
Kode SWIFT SWIFT Code	ARTGIDJA	
Izin Usaha Business Permit	Surat Keputusan Menteri Keuangan Republik Indonesia No. 176/KMK.017/1993. Decree of the Minister of Finance of the Republic of Indonesia No. 176/KMK.017/1993.	
Izin Bank Devisa Foreign Exchange Bank License	Surat Keputusan Direksi Bank Indonesia No. 25/62/KEP/DIR tanggal 4 September 1992. Decree of the Board of Directors of Bank Indonesia No. 25/62/KEP/DIR September 4, 1992.	
Jaringan Kantor Office Network	Kantor Pusat: 1 Kantor Cabang: 31 Kantor Cabang Pembantu: 35 Payment Point: 0 ATM on Premises: 74 ATM off Premises: 57 ATM ALTO: 42.524 ATM Prima: 74.978 EDC ALTO: 854.936 EDC Prima: 1.155.879	Head Office: 1 Branch Office: 31 Sub-Branch Office: 35 Payment Point: 0 ATM on Premises: 74 ATM off Premises: 57 ALTO ATMs: 42,524 Prima ATMs: 74,978 EDC ALTO: 854,936 EDC Prima: 1,155,879
Jumlah Karyawan [GRI 2-6] Number of Employees [GRI 2-6]	1.487 Orang 1,487 People	
Alamat [GRI 2-1] [OJK C.2] Address [GRI 2-1] [OJK C.2]	Kantor Pusat Head Office: Gedung Artha Graha Artha Graha Building Kawasan Niaga Terpadu Sudirman (SCBD) Jl. Jend. Sudirman Kav. 52-53 Jakarta Selatan, 12190 Telp: (021) 515-2168 (Hunting) Fax: (021) 515-3892	
Website Website	www.arthagraha.com	
E-mail E-mail	co_secretary@ag.co.id	
Media Sosial Social Media	@teman.agi @temanagi Teman agi @temanagi temanagi by Bank Artha Graha Internasional	



Sejarah Singkat Perusahaan

Brief History of the Company

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

Pada 23 Agustus 1990, PT Inter-Pacific Financial Corporation mencatatkan saham di Bursa Efek Indonesia (d/h Bursa Efek Jakarta dan Surabaya). Selanjutnya, berdasarkan Akta No. 67 tanggal 19 Mei 1992 PT Inter-Pacific Financial Corporation mengubah namanya menjadi PT Inter-Pacific Bank Tbk yang sekaligus mengawali langkah Bank untuk memasuki industri perbankan setelah mendapat izin usaha melalui Surat Keputusan Menteri Keuangan Republik Indonesia No. 176/KMK.017/1993 pada tanggal 24 Februari 1993. Pada tahun 1997, Bank mengubah namanya menjadi PT Bank Inter-Pacific Tbk, berdasarkan Akta No. 44 tanggal 13 Juni 1997.

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

PT Bank Artha Graha Internasional Tbk, located in South Jakarta, was established based on the Deed of Establishment No. 12 dated September 7, 1973, and Deed of Amendment No. 26 dated December 13, 1974, both were made under the name of PT Inter-Pacific Financial Corporation with business activities as a non-bank financial institution before Bagijo, S.H., a substitute notary of Eliza Pondaag, S.H.

On August 23, 1990, PT Inter-Pacific Financial Corporation listed its shares on the Indonesia Stock Exchange (formerly the Jakarta and Surabaya Stock Exchanges). Furthermore, based on Deed No. 67 dated May 19, 1992, PT Inter-Pacific Financial Corporation changed its name to PT Inter-Pacific Bank Tbk this name change initiated the Bank's steps to enter the banking industry. The Bank started conducting business activities as a commercial bank on February 24, 1993 based on the Decree of the Minister of Finance of the Republic of Indonesia No. 176/KMK.017/1993. Based on Deed No. 44 dated June 13, 1997, the Bank changed its name again to PT Bank Inter-Pacific Tbk.

In 2005, PT Bank Inter-Pacific Tbk merged with PT Bank Artha Graha and then changed its name to PT Bank Artha Graha Internasional Tbk which is used today. This corporate action has received an effective statement from the Capital Market and Financial Institution Supervisory Agency (Bapepam and LK) based on the Letter of the Chairman of Bapepam and LK No. S-769/PM/2005 dated April 13, 2005, the merger has also obtained approval from Bank Indonesia based on the Decree of the Governor of Bank Indonesia No. 7/32/KEP.GBI/2005 dated June 15, 2005 concerning Granting of Business Merger License (merger) of PT Bank Artha Graha into PT Bank Inter-Pacific Tbk. The business license of PT Bank Inter-Pacific Tbk was changed based on the Decree of the Governor of Bank Indonesia No. 7/49/KEP.GBI/2005 dated August 16, 2005 concerning the Change of Business License on Behalf of PT Bank Inter-Pacific Tbk to Business License on Behalf of PT Bank Artha Graha Internasional Tbk.



Bank Artha Graha Internasional menyediakan beragam produk dan layanan perbankan bagi nasabah. Selain produk simpanan, pinjaman, dan jasa perbankan, Bank juga terus melakukan inovasi pengembangan layanan digital untuk mengakomodir kebutuhan nasabah meliputi ATM Grahacash, *Mobile Banking* Internet, Laku Pandai serta layanan QRIS. Selain itu, Bank juga membuka peluang bisnis baru melalui kerja sama dengan mitra bisnis berbasis digital dengan melalui implementasi layanan API (*Application Programming Interface*) yang terus dikembangkan untuk memenuhi kebutuhan bisnis kerja sama B2B (*Business to Business*) dalam rangka membentuk ekosistem digital.

Seiring dengan peningkatan penggunaan layanan digital bank, Bank juga terus melakukan akselerasi transformasi digital layanan perbankan. Selain penguatan dalam produk dan layanan *e-channel*, penguatan layanan API juga terus dilakukan guna memperluas jaringan untuk akuisisi Nasabah serta peningkatan transaksi sehingga dapat meningkatkan *Fee Base Income* Bank melalui ekosistem digital yang dibentuk. Pada Desember 2022, Bank Artha Graha Internasional telah memperoleh rekomendasi dari Bank Indonesia untuk implementasi BI-SNAP (Standar Nasional Open API Sistem Pembayaran) yang siap untuk diimplementasi di tahun 2023. Hal ini bertujuan agar kaidah dan spesifikasi teknis yang dikeluarkan telah sesuai dengan standard API dari Bank Indonesia.

Dari tahun 2021, Bank telah bergabung ke dalam jaringan QRIS (*Quick Response Code Indonesian Standard*) sehingga dapat memenuhi kebutuhan Nasabah untuk melakukan transaksi *cashless* dengan menggunakan QR code berstandar Nasional. Layanan QRIS dapat dinikmati oleh Nasabah melalui aplikasi *mobile banking* Bank, *agi digital apps (Issuer)*, dengan memindai QR code berlogo QRIS di seluruh *merchant* di Indonesia. Disamping itu, Bank juga menyediakan layanan pembayaran QRIS untuk *merchant* yang bekerja sama dengan Bank (*Acquirer*) melalui aplikasi AGI Pay yang dapat menerima pembayaran dari sumber dana uang elektronik dan rekening manapun. Melalui implementasi QRIS ini, Bank membuka kesempatan untuk memperluas jaringan retail dengan memperbanyak *merchant* yang bekerja sama. Pada akhir Desember 2022, jumlah *merchant* yang telah tergabung sebanyak 22.138 *merchant*. Roadmap pengembangan kedepannya terus akan ditingkatkan untuk layanan QRIS, Bank berencana tergabung dalam QRIS *Cross Border*, serta implementasi layanan QRIS TTS (Transfer Tarik dan Setor Tunai).

Bank Artha Graha Internasional provides various banking products and services for customers. Apart from savings products, loans, and banking services, the Bank also continues to innovate in developing digital services to accommodate customer needs including ATM Grahacash, *Mobile Banking* Internet, Laku Pandai, and QRIS services. In addition, the Bank also opens new business opportunities through collaboration with digital-based business partners through the implementation of an API (*Application Programming Interface*) service which continues to be developed to meet business needs for B2B (*Business to Business*) collaboration in order to form a digital ecosystem.

Along with increasing the use of digital bank services, the Bank also continues to accelerate the digital transformation of banking services. In addition to reinforcement in the product and *e-channel* services, strengthening API services is also continuously being carried out in order to expand the network for customer acquisition and increase transactions so as to increase the Bank's *Fee Base Income* through the digital ecosystem that has been formed. In December 2022, Bank Artha Graha Internasional received a recommendation from Bank Indonesia to implement the BI-SNAP (*National Standard Open API Payment System*) which is ready to be implemented in 2023. This aims to ensure that the rules and technical specifications issued to comply with API standards from Bank Indonesia.

In 2021, the Bank joined the QRIS Network (*Quick Response Code Indonesian Standard*) so that it can meet the needs of customers to make *cashless* transactions using the National standard QR code. Customers can enjoy QRIS services through the Bank's *mobile banking* application, *agi digital apps (Issuer)*, by scanning the QR code with the QRIS logo at all *merchants* in Indonesia. In addition, the Bank also provides QRIS payment services for *merchants* working with the Bank (*Acquirers*) through the AGI Pay application which can accept payments from any electronic money funding sources and accounts. Through the implementation of QRIS, the Bank opens opportunities to expand the retail network by increasing the number of *merchants* who cooperate. At the end of December 2022, the number of *merchants* who have joined is 22,138 *merchants*. The future development roadmap will continue to be improved for QRIS services, the Bank plans to join the QRIS *Cross Border*, as well as the implementation of the QRIS TTS Service (*Transfer Withdrawal and Cash Deposit*).



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

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

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

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

*In addition, to accommodate financial services to customers, the Bank continues to carry out sustainable development on the Bank's channels. In 2022, the Bank launched the *agi digital apps* service, which can be used for the needs of retail customers. Adjustments in UI/UX, additional features, and simplification of transaction processes developed according to customer experience. Upgrading internet banking services for companies is also carried out to accommodate the various financial needs of companies through business internet banking products.*

A critical aspect of the Bank's digital transformation is the digital lending service planned to launch in 2023. Through this service, the Bank makes it easier for customers to obtain loans with a faster and easier process through a digital platform. This service also makes it easy for customers to apply for loans and pay online installments.

The Bank's digital service innovation focuses on improving services and pays attention to aspects of financial inclusion. The digital services offered by the Bank can be accessed by all levels of society, both in cities and villages. This helps the Bank realize its vision to reach out to the entire community and provide financial solutions that suit the needs of each customer.

At the end of 2021, the Bank has also complied with the provisions of OJK Regulation No. 12/POJK.03/2020 concerning the Consolidation of Commercial Banks, which requires a minimum core capital of IDR3 trillion no later than December 31, 2022.



Visi, Misi, dan Nilai-Nilai Bank [GRI 2-1] [OJK C.1]

Vision, Mission and Values of the Bank [GRI 2-1] [OJK C.1]



Visi Vision

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

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



Misi Mission

1. Memberikan solusi keuangan berkelanjutan yang komprehensif dan inovatif;
2. Meningkatkan jangkauan serta kualitas pelayanan melalui digitalisasi dan inklusi keuangan;
3. Mengembangkan sumber daya manusia yang andal dan berdedikasi; dan
4. Menjalankan tata kelola Bank yang baik serta peduli terhadap masyarakat dan lingkungan.

1. *Providing comprehensive and innovative sustainable finance solutions;*
2. *Increasing the reach and quality of services through digitalization and financial inclusion;*
3. *Develop reliable and dedicated human resources; and*
4. *Carry out good bank governance and care for society and the environment.*

Nilai-Nilai Bank

Bank Values



Agility

Mampu untuk berpikir dan bertindak cepat dalam mengevaluasi dan merespons dinamika perubahan industri yang berdampak kepada keberlangsungan Perseroan.

Able to think and act quickly in evaluating and responding to the dynamics of industrial changes that impact the company's sustainability.



Collaboration

Senantiasa membuka kesempatan untuk berkolaborasi dengan mitra strategis yang kompeten dalam menciptakan peluang baru demi kemajuan Perseroan.

Always open to collaborating with competent strategic partners in creating new opportunities for the company's progress.



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 Perseroan.

Be Consistent in achieving the best efforts through gradual or significant improvement proposals or actions to create efficiency, effectiveness, and added value in products, processes, services, and/or technology to advance the company.



Kegiatan Usaha [GRI 2-6]

Business Activities [GRI 2-6]

KEGIATAN USAHA MENURUT ANGGARAN DASAR

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

Kegiatan Usaha Utama

1. Menghimpun dana dari masyarakat dalam bentuk simpanan giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;
2. Memberikan kredit baik kredit jangka menengah, panjang atau pendek maupun jenis lainnya yang lazim dalam dunia perbankan;
3. Menerbitkan surat pengakuan utang;
4. Membeli, menjual, atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah Nasabahnya:
 - Surat-surat wesel, termasuk wesel yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat tersebut;
 - Surat pengakuan utang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat tersebut;
 - Kertas Perbendaharaan Negara dan Surat Jaminan Pemerintah;
 - Sertifikat Bank Indonesia (SBI);
 - Obligasi;
 - Surat promes yang dapat diperdagangkan dengan berjangka waktu sampai dengan 1 (satu) tahun; dan
 - Surat berharga lain yang berjangka waktu sampai dengan 1 (satu) tahun.
5. Memindahkan uang, baik untuk kepentingan sendiri maupun untuk kepentingan Nasabah;
6. Menempatkan dana pada, meminjam dana dari atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya;

BUSINESS ACTIVITIES ACCORDING TO THE ARTICLES OF ASSOCIATION

Based on Article 3 of the Company's Articles of Association, as stated in Deed No. 16 Dated November 13, 2020, the scope of the Bank's activities is to conduct business as a foreign exchange private commercial bank. Thus, the Bank can carry out the following business activities:

Main Business Activity

1. Collecting funds from the public in the form of demand deposits, time deposits, certificates of deposit, savings, and/or other equivalent documents;
2. Providing loans, both medium, long, or short-term loans or other types that are common in the banking world;
3. Issuing debt acknowledgment letters;
4. Buy, sell, or guarantee at their own risk or for the benefit of and at the behest of the Customer:
 - Money orders, including money orders accepted by the bank, whose validity period is no longer than the customary trading of these letters;
 - Letters of acknowledgment of debt and other trade papers whose validity period is no longer than the custom in trading these letters;
 - State Treasury Documents and Government Guarantee Letters;
 - Bank Indonesia Certificates (SBI);
 - Bond;
 - Tradable 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, both for their interests and for the interests of customers;
6. Placing funds at, borrowing funds from, or lending funds to other banks, either by using letters, telecommunication facilities, or by money orders, checks, or other means;



- | | |
|--|---|
| <p>7. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antara pihak ketiga;</p> <p>8. Melakukan penempatan dana dari Nasabah kepada Nasabah lainnya dalam bentuk surat berharga yang tercatat di bursa efek;</p> <p>9. Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia; dan</p> <p>10. Menyediakan pembiayaan dan/atau melakukan kegiatan lain sesuai dengan ketentuan yang ditetapkan Bank Indonesia.</p> | <p>7. <i>Receive payments from bills on securities and perform calculations with or between third parties;</i></p> <p>8. <i>Placing funds from customers to other customers in the form of securities listed on the stock exchange;</i></p> <p>9. <i>Conducting activities in foreign currency by complying with the provisions stipulated by Bank Indonesia; and</i></p> <p>10. <i>Provide financing and/or carry out other activities by the provisions stipulated by Bank Indonesia.</i></p> |
|--|---|

Kegiatan Usaha Penunjang

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

Supporting Business Activity

1. *Provide a place to store goods and securities;*
2. *Carry out custodial activities for the benefit of other parties based on a contract;*
3. *Purchase of collateral either in whole or in part through an auction if the debtor does not fulfill his obligations to the Company provided that the collateral purchased must be disbursed as soon as possible;*
4. *Carry out factoring activities, credit business, and trustee activities;*
5. *Carry out activities as pension fund organizers following applicable laws and regulations, both as founders of employer pension funds and as founders and/or participants of financial institution pension funds;*
6. *Carry out equity participation activities in banks or other companies in the field of leasing finance, venture capital companies, securities companies, insurance companies, clearing and guarantee institutions, as well as depository and settlement institutions, by complying with the provisions stipulated by the competent authority;*
7. *Carry out temporary investment activities to overcome bad loans, with the condition that they must withdraw their participation following the provisions stipulated by Bank Indonesia; and*
8. *Carry out other businesses directly or indirectly related to the above purposes whose implementation does not conflict with the laws in force in Indonesia.*



PRODUK DAN JASA [GRI 2-6] [OJK C.4]

PRODUCTS AND SERVICES [GRI 2-6] [OJK C.4]

Produk dan Jasa Product and Services	
 Produk Pendanaan Funding Products	Tabungan Icon <i>Icon Savings</i>
	Tabungan Artha <i>Artha Savings</i>
	Tabungan Artha Merchant <i>Artha Merchant Savings</i>
	Tabungan Wira <i>Wira Savings</i>
	Tabungan Pintar <i>Pintar Savings</i>
	Tabungan Prega <i>Prega Savings</i>
	Tabungan Simpanan Pelajar (SimPel) <i>Simpanan Pelajar (SimPel) Savings</i>
	TabunganKu
	Giro <i>Current Account</i>
	Rekening Terpisah <i>Segregated Account</i>
	Deposito <i>Time Deposit</i>
 Produk Pelepasan Dana Release of Funds Products	Kredit Produktif <i>Credit Productive</i>
	Pinjaman Rekening Koran <i>Current Account Loans</i>
	Revolving Loan
	Fixed Loan
	Supply Chain Financing
	Money Market Line
	Negosiasi Wesel Ekspor <i>Export Bill Negotiation</i>
	Kredit Ekspor <i>Export Credit</i>
	Trust Receipt
	Advances Under L/C
	Clean Bills Purchased



Produk dan Jasa Product and Services

 Produk Pelepasan Dana Release of Funds Products	Kredit Konsumtif Credit Consumptive
	KPR ASyIG
	KPR Graha
	KPR Sejahtera FLPP
	Kredit Tanpa Agunan (KTA) <i>Collateralless Credit (KTA)</i> Kredit Kendaraan Bermotor (KKB) <i>Motor Vehicle Loans (KKB)</i>
 Fasilitas Kredit Lainnya Other Credit Facilities	Bank Garansi <i>Bank Guarantee</i>
	Letter of Credit
	Standby Letter of Credit
	Shipping Guarantee
	Custom Guarantee
 Layanan Digital Bank Digital Bank Services	Foreign Exchange Contract
	Digital Apps
	QRIS (Quick Response Indonesia Standard)
	API (Application Programming Interface)
	Internet Banking Business
	Retail Internet Banking
	Kartu ATM GrahaCash GPN <i>ATM GrahaCash GPN Card</i>
	Fitur Virtual Account and Billing System <i>Virtual Account and Billing System Feature</i>
	BI FAST
	Fitur Payroll <i>Payroll Feature</i>
	Laku Pandai



Layanan Digital Bank

Digital Bank Services

Manage

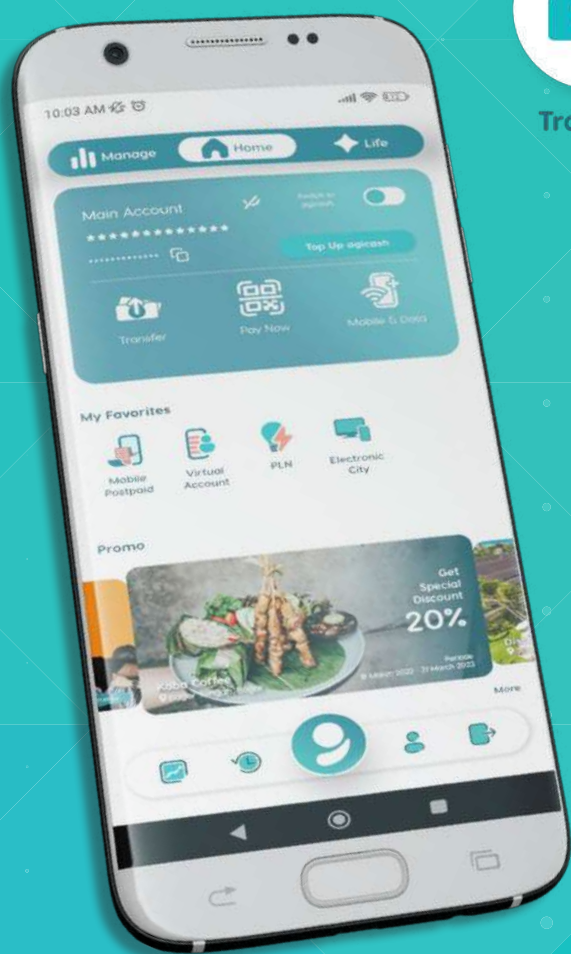
Segala informasi rekening untuk membantu mengatur dan monitor pengeluaranmu.

All account information to help manage and monitor your expenses.

Life

Beragam fitur baru untuk memenuhi gaya hidupmu.

A variety of new features to meet your lifestyle.



Transfer



Ticketing
KAI



Vaccine



Expense
Meter



Donation



Journal



Hotel



History
Transaction



Insurance



Home

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

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



PLN



Games



Water



Mobile Package



E-Commerce



Opening Account



Credit Card



QRIS



Top Up E-Wallet



Internet

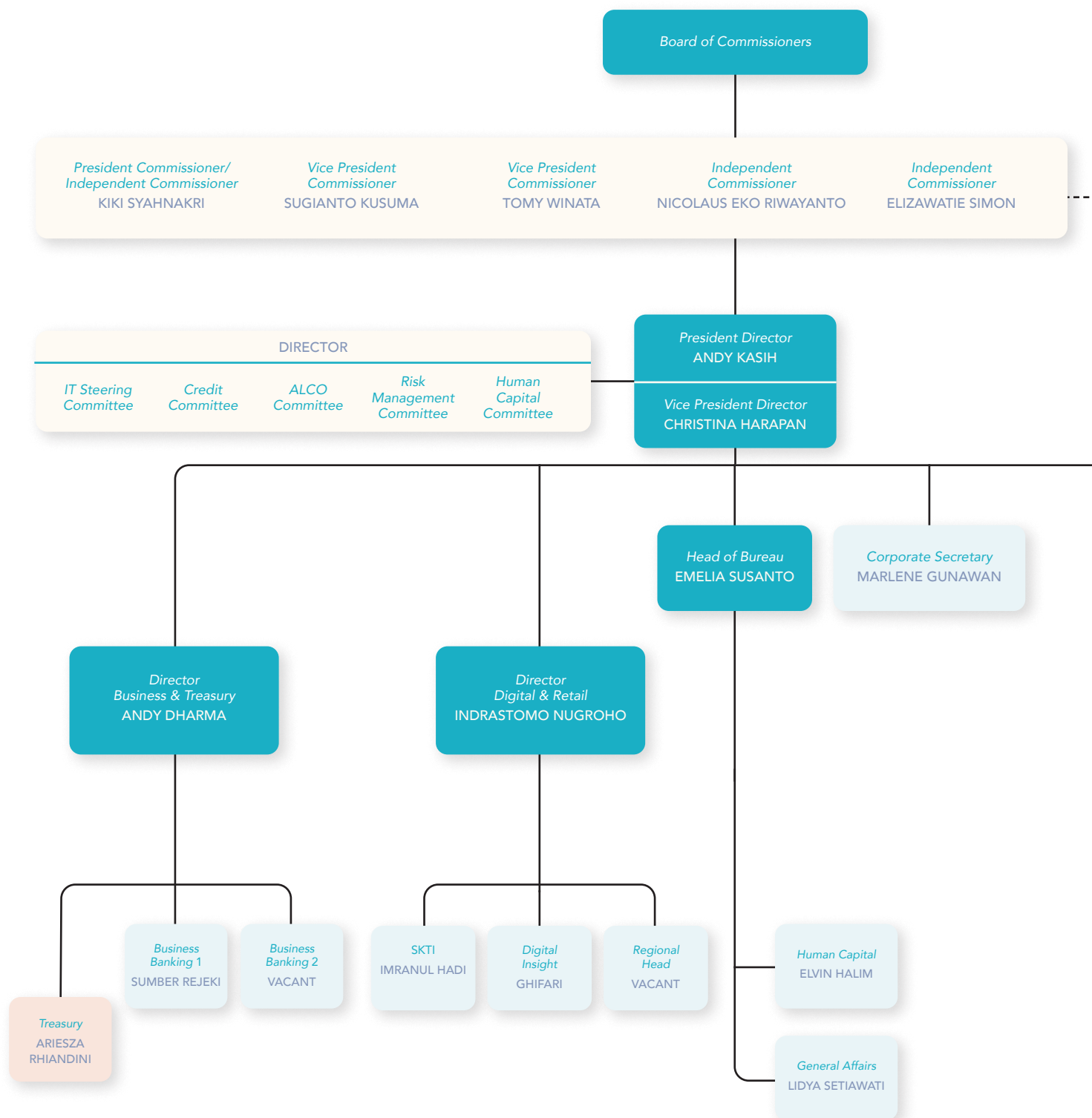


Phone

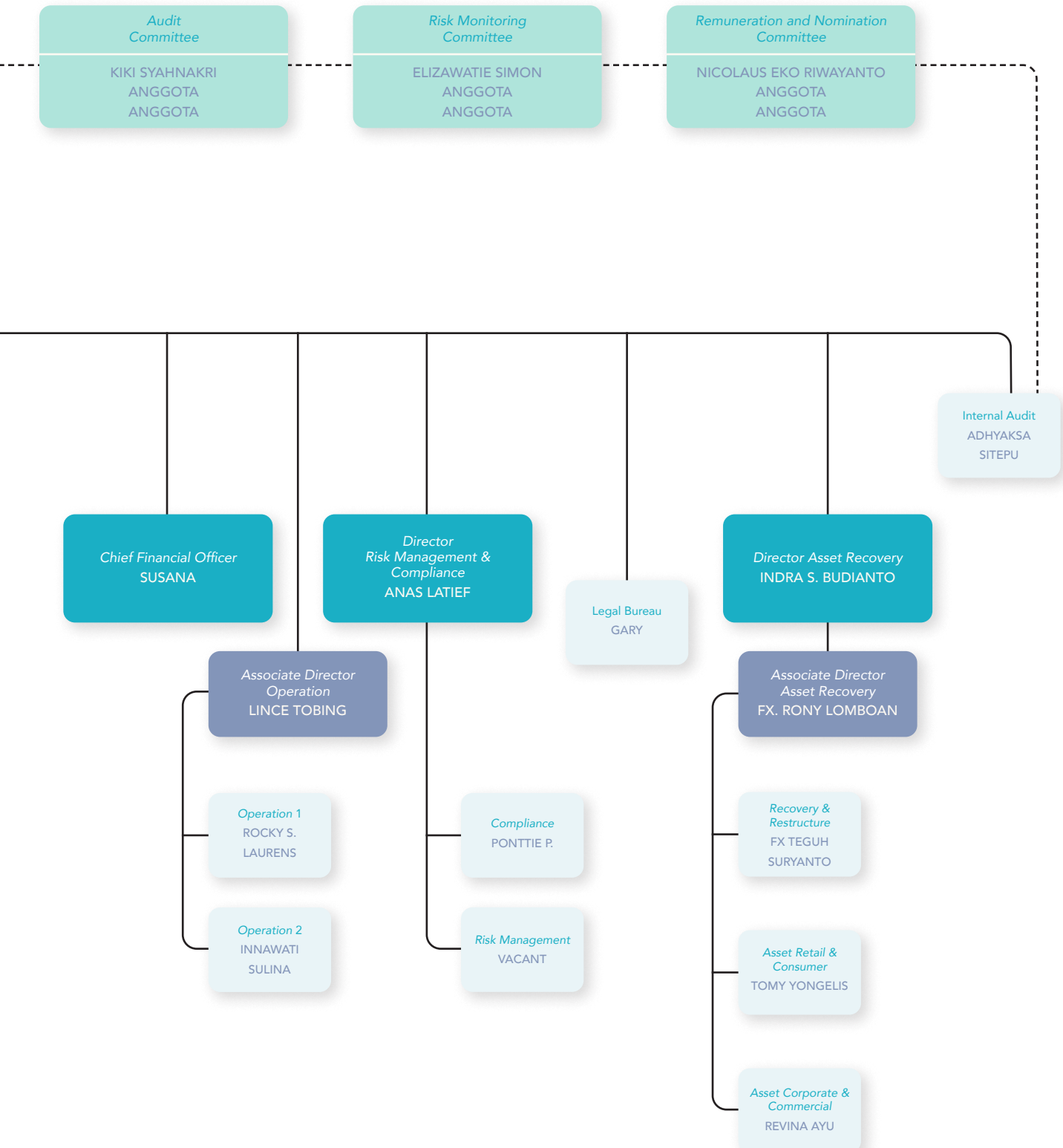


Struktur Organisasi

Organizational Structure



Per 31 Desember 2022 | Per December 31, 2022





Lokasi Operasi dan Pasar yang Dilayani [GRI 2-1, 2-6]

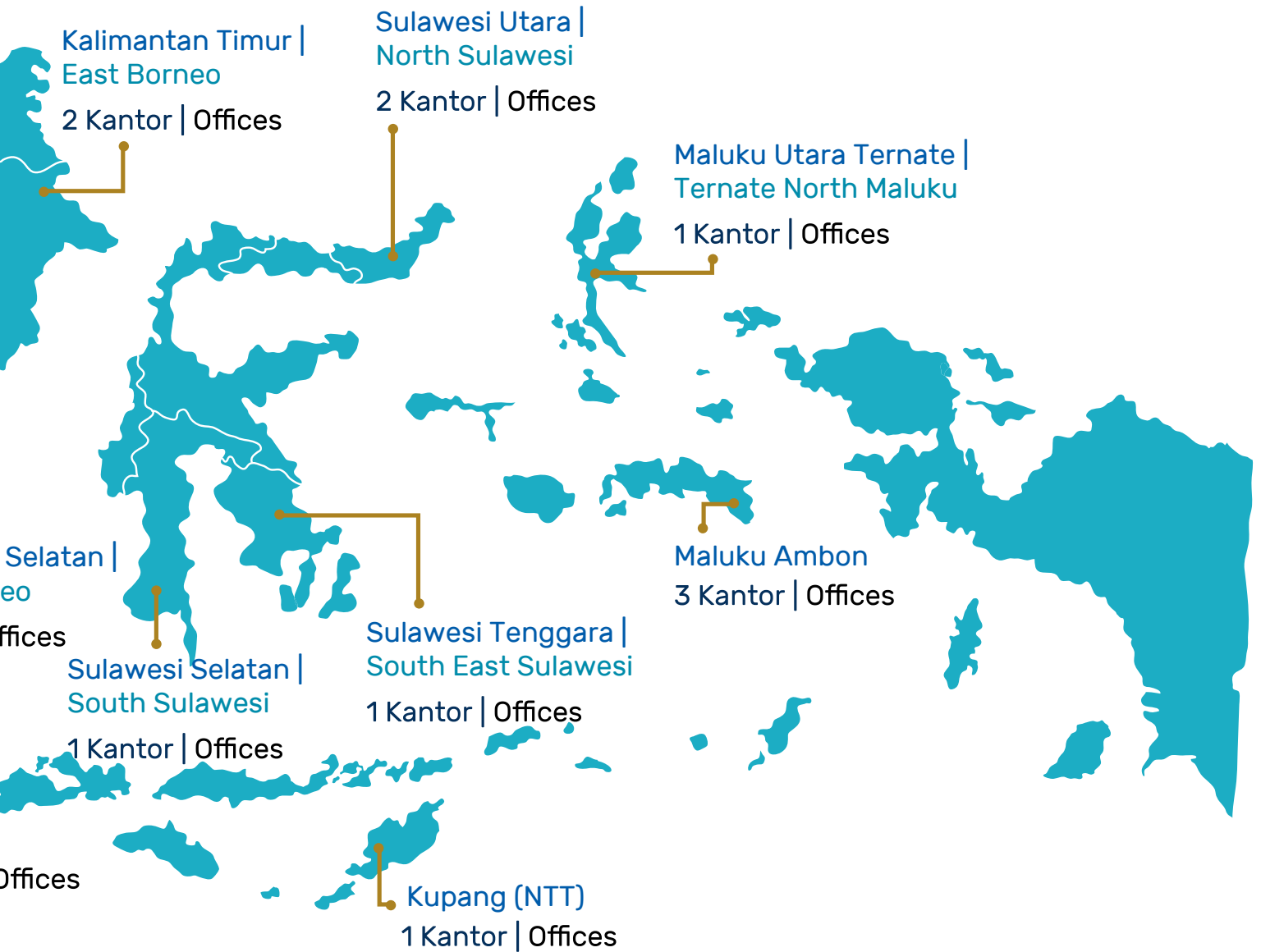
Operational Locations and Markets Served [GRI 2-1, 2-6]



Jumlah Kantor Berdasarkan Wilayah
Number of Office by Area



67 Kantor
Offices





Jumlah Kantor Berdasarkan Area Tahun 2022

Number of Offices by Area in 2022

Area	KC BO	KCP SBO	Kegiatan Pelayanan Kas Cash Service Activities		ATMs				
			Payment Point	Mobile Terminal	KC BO	KCP SBO	PP	OFF	Jumlah Total
DKI Jakarta	6	21	-	1	7	23	-	19	49
Jawa Barat West Java	4	7	-	-	4	7	-	15	26
Banten	-	2	-	-	-	2	-	3	5
Jawa Tengah Central Java	2	-	-	-	2	-	-	1	3
Jawa Timur East Java	1	1	-	-	1	1	-	-	2
Bali	1	1	-	-	1	1	-	4	6
Sumatra Utara North Sumatra	1	1	-	-	2	2	-	3	7
Sumatra Selatan South Sumatra	1	-	-	-	1	-	-	2	3
Riau	1	-	-	-	2	-	-	2	4
Kepulauan Riau Riau Islands	1	-	-	-	1	-	-	1	2
Jambi	1	-	-	-	1	-	-	-	1
Kepulauan Babel Babel Islands	1	-	-	-	1	-	-	-	1
Lampung	1	-	-	-	1	-	-	-	1
Kalimantan Timur East Borneo	2	-	-	-	2	-	-	-	2
Kalimantan Barat West Borneo	1	-	-	-	1	-	-	4	5
Kalimantan Selatan South Borneo	1	-	-	-	1	-	-	-	1
Sulawesi Selatan South Sulawesi	1	-	-	-	1	-	-	-	1
Sulawesi Utara North Sulawesi	2	-	-	-	2	-	-	-	2



Area	KC BO	KCP SBO	Kegiatan Pelayanan Kas Cash Service Activities		ATMs				
			Payment Point	Mobile Terminal	KC BO	KCP SBO	PP	OFF	Jumlah Total
Sulawesi Tenggara North East Sulawesi	1	-	-	-	2	-	-	1	3
Kupang (NTT)	1	-	-	-	1	-	-	1	2
Maluku Utara Ternate North Maluku Ternate	1	-	-	-	1	-	-	-	1
Maluku Ambon	1	2	-	-	1	2	-	1	4
Jumlah Total	32	35	-	1	36	38	-	57	131

Jumlah Kantor Berdasarkan Jenis Kantor 2018-2022

Number of Office Based on Office Type 2018-2022

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



Skala Perusahaan [GRI 2-6]

Enterprise Scale [GRI 2-6]

Jumlah Kantor Berdasarkan Jenis Kantor 2020-2022

Number of Office Based on Office Type 2020-2022

Uraian Description	Satuan Unit	2022	2021	2020
Total Karyawan Total Employees	Orang Person	1.487	1.581	1.787
Jumlah Total Operasi Number of Total Operations	Kantor Cabang Branch Office	32	32	32
	Kantor Cabang Pembantu Sub-Branch Office	35	36	40
	Kantor Kas Cash Office	-	-	2
Laba (Rugi) Bersih Net (Loss) Profit	Jutaan Rupiah Million Rupiah	54.997	(168.063)	21.371
Pendapatan Bunga Bersih Net Interest Income	Jutaan Rupiah Million Rupiah	950.633	767.757	631.787
Total Ekuitas Total Equity	Jutaan Rupiah Million Rupiah	4.004.370	3.953.949	3.559.535
Total Liabilitas Total Liabilities	Jutaan Rupiah Million Rupiah	21.433.263	22.173.871	26.967.430
Total Aset Total Asset	Jutaan Rupiah Million Rupiah	25.437.633	26.127.820	30.526.965
Pemilik saham mayoritas Majority shareholder	Persen Percent	Masyarakat (masing-masing di bawah 5%) 59,30	Masyarakat (masing-masing di bawah 5%) 59,30	Masyarakat (masing-masing di bawah 5%) 55,78
		Community (each below 5%) 59.30	Community (each below 5%) 59.30	Community (each below 5%) 55.78



Rantai Pasokan [GRI 2-6]

Supply Chain [GRI 2-6]

Bank membutuhkan dukungan rantai pasokan agar kebutuhan Perseroan atas barang dan jasa bisa dipenuhi oleh pemasok/mitra di antaranya jasa kontraktor, jasa konsultan perencana, jasa konsultan pengawas, jasa appraisal, jasa konsultan lainnya, jasa ekspedisi dan porto surat, jasa keamanan, jasa kebersihan, dan kearsipan atau dokumentasi. Secara prinsip, Bank menerapkan inklusif bisnis dengan memberikan kesempatan yang sama kepada seluruh mitra pemasok sepanjang memenuhi standar dan kriteria kualitas, harga, faktor keamanan serta mempertimbangkan waktu pengiriman atau penyelesaian pekerjaan.

Pengadaan barang dan jasa dilakukan Bank dengan menerapkan sistem e-Procurement guna mewujudkan transparansi, efisien, efektif sekaligus mengurangi penggunaan kertas. Setiap mitra pemasok yang ingin menjalin kerja sama harus melewati verifikasi terlebih dahulu, baik secara kelengkapan administrasi, rekam jejak dan prestasi atau nilai tambah yang dapat diberikan. Secara berkala, Bank melakukan evaluasi terhadap kinerja mitra untuk menentukan keberlanjutan kerja sama di waktu berikutnya. [GRI 3-3]

Seluruh mitra pemasok Bank saat ini adalah pemasok lokal sebesar 308 atau 100%, sama dengan persentase tahun sebelumnya. Kerja sama Bank beserta mitra pemasok lokal, secara tidak langsung telah membuka peluang ekonomi khususnya bagi pelaku usaha berskala kecil dan menengah. [GRI 204-1]

Banks need supply chain support so that suppliers/partners can meet the Company's needs for goods and services, including contractor services, planning consulting services, supervisory consulting services, appraisal services, other consulting services, freight forwarding, and mailing services, security services, cleaning services, and archives or documentation. In principle, the Bank implements an inclusive business by providing equal opportunities to all supply partners as long as they meet the standards and criteria for quality, price, and safety factors and consider delivery time or work completion.

The Bank procures goods and services by implementing an e-Procurement system to create transparency, efficiency, and effectiveness while reducing paper use. Every supplier partner who wants to cooperate must first pass verification regarding administrative completeness, track record, and achievements or added value that can be provided. Periodically, the Bank evaluates partner performance to determine the continuation of cooperation in the future. [GRI 3-3]

All of the Bank's supply partners are currently local suppliers of 308 or 100%, the same as the previous year's percentage. The cooperation between the Bank and local supply partners has indirectly opened up economic opportunities, especially for small and medium scale businesses. [GRI 204-1]

Tabel Pemasok Barang dan Jasa serta Nilai Kontrak Tahun 2020-2022

Table of Goods and Services Suppliers and Contract Value for 2020-2022

Keterangan Descriptions	Jumlah Pemasok Total Supplier			Nilai Kontrak Pekerjaan (Jutaan Rupiah) Contract Value (Million Rupiah)		
	2022	2021	2020	2022	2021	2020
Luar Negeri/Asing Overseas/Foreign	-	-	-	-	-	-
Pemasok Lokal Local Supplier	308	171	210	111.600	82.224	44.316
Jumlah Total	308	171	210	111.600	82.224	44.316



Perubahan Signifikan pada Organisasi dan Rantai Pasokan [GRI 2-6] [C.6]

Significant Changes in Organization and Supply Chain [GRI 2-6] [C.6]

Perubahan Perseroan yang bersifat signifikan, antara lain terkait dengan pembukaan, perubahan nama dan penutupan kantor cabang dan juga layanan ATM:

- Dalam rangka meningkatkan layanan bagi nasabah terutama dalam melakukan transaksi, maka sepanjang tahun 2022 Bank Artha Graha Internasional telah melakukan pembukaan jaringan ATM baru di 14 (empat belas) titik lokasi:

1. **ATM off Premises PT Pabrik Baja Perkasa Sentosa**
Jl Gorda Km 4 No. 20 Cikande, Maja Julang, Kibin, Serang Banten, Kode Pos 42185, Telp. (021) 5467217
2. **ATM off Premises Gd.YLPI Buntet Pesantren**
Gedung YLPI, Pesantren Desa Mertapada Kulon, Astanajapura, Cirebon, Kode Pos 45181, Telp. (0231) 204227
3. **ATM Hotel Borobudur 3**
Jl. Lapangan Banteng Selatan No. 1, Jakarta Pusat Telp. (021) 3842003, Kode Pos 10710
4. **ATM off Premises Sentral Pasar Raya 1**
ATM Galeri Lantai LG Sentral Pasar Raya (SPR) Plaza, Jl Prof M Yamin (Ex. Terminal Goan Hoat) RT 01/04, Kampung Jao, Padang Barat, Kota Padang, Sumatra Barat, Telp. (0751) 30300, Kode Pos 25112
5. **ATM off Premises Sentral Pasar Raya 2**
ATM Galeri Lantai LG Sentral Pasar Raya (SPR) Plaza, Jl Prof M Yamin (Ex. Terminal Goan Hoat) RT 01/04, Kampung Jao, Padang Barat, Kota Padang, Sumatra Barat, Telp. (0751) 30300, Kode Pos 25112
6. **ATM off Premises Cimanggis Golf Estate**
Jl. Cimanggis Boulevard, Tapos Kota Depok, Kode Pos 16457, Telp. (021) 7210222
7. **ATM off Premises PP 28**
Jl. Pasir Putih Raya No. 28, Ancol, Pademangan, Jakarta Utara, Kode Pos 14430, Telp. (021) 45858090
8. **ATM off Premises SGA**
Jl. Agung Timur IX Blok N1 No. 1A, RT09/RW11, Sunter Jaya, Tanjung Priok, Jakarta Utara, Kode Pos 14310, Telp. (021) 45858090

Significant changes in the Company, among others, related to the opening, name change, and closing of branch offices as well as ATM services:

- To improve services for customers, especially in making transactions, throughout 2022, Bank Artha Graha Internasional has opened a new ATM network in 14 (fourteen) location points:

1. **ATM off Premises PT Pabrik Baja Perkasa Sentosa**
Jl Gorda Km 4 No. 20 Cikande, Maja Julang, Kibin, Serang Banten, Postal Code 42185, Phone. (021) 5467217
2. **ATM off Premises Gd.YLPI Buntet Pesantren**
YLPI Building, Mertapada Kulon Village Islamic Boarding School, Astanajapura, Cirebon, Postal Code 45181, Phone. (0231) 204227
3. **ATM Hotel Borobudur 3**
Jl. Lapangan Banteng Selatan No. 1, Central Jakarta, Phone. (021) 3842003, Postal Code 10710
4. **ATM off Premises Sentral Pasar Raya 1**
ATM Gallery LG Floor, Central Pasar Raya (SPR) Plaza, Jl Prof M Yamin (Ex. Terminal Goan Hoat) Neighborhood Association 01/04, Kampung Jao, West Padang, Padang City, West Sumatra, Phone. (0751) 30300, Postal Code 25112
5. **ATM off Premises Sentral Pasar Raya 2**
ATM Gallery LG Floor, Central Pasar Raya (SPR) Plaza, Jl Prof M Yamin (Ex. Terminal Goan Hoat) Neighborhood Association 01/04, Kampung Jao, West Padang, Padang City, West Sumatra, Phone. (0751) 30300, Postal Code 25112
6. **ATM off Premises Cimanggis Golf Estate**
Jl. Cimanggis Boulevard, Tapos Depok City, Postal Code 16457, Phone. (021) 7210222
7. **ATM off Premises PP 28**
Jl. Pasir Putih Raya No. 28, Ancol, Pademangan, North Jakarta, Postal Code 14430, Phone. (021) 45858090
8. **ATM off Premises SGA**
Jl. Agung Timur IX Block N1 No. 1A, RT09/RW11, Sunter Jaya, Tanjung Priok, North Jakarta, Postal Code 14310, Phone. (021) 45858090



9. ATM KCP Subang 2

Perumahan Subang Green City, Ruko Entrance No. 1 - 2, Jl. Raya Cinangsi, Cibogo, Subang, Jawa Barat, Kode Pos 41285, Telp. (0260) 4242097

10. ATM off Premises PT Yuzu Indonesia

Kawasan Industri Newton Techno Park, Jl. Jati 1 Blok J5 No. 05 Lippo Cikarang, Kode Pos 17550, Telp. (021) 69901760

11. ATM off Premises 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, Kode Pos 14240, Telp. (021) 45858180

12. ATM off Premises Artha Industrial Hill

Jl Trans Heksa Karawang, Ciketing II, Wanakerta, Telukjambe Barat, Karawang, Jawa Barat, Kode Pos 41361, Telp. (0267) 6486610

13. ATM off Premises Roti Okeke

Jl Raya Cipanas No. 416 Cipendawa, Pacet, Cianjur, Jawa Barat, Kode Pos 43253, Telp. (0263) 517515

14. ATM off Premises Tiban Sekupang

Supermarket Cipta Puri Indah, Komplek Pasar Cipta Puri Blok GG No.11 - 16 Tiban Baru, Sekupang, Batam, Kode Pos 29424

- **Perubahan Nama Penyesuaian Nomenklatur:**
Berdasarkan Surat Bupati Maluku Tenggara No. 007/3592/SETOA tentang Penyesuaian Nomenklatur sesuai Wilayah Administrasi Pemerintah di Kabupaten Maluku Tenggara, maka terdapat perubahan nomenklatur nama Bank Artha Graha Internasional Kantor Cabang Pembantu Tual menjadi Bank Artha Graha Internasional Kantor Cabang Pembantu Langgur, efektif tanggal 28 November 2022.
- **Penutupan:**
Kantor Cabang Pembantu dan Layanan ATM City House yang beralamat di Lantai Dasar Lobby Club House Apartemen Gading Resort Residences, Jl Boulevard Raya Kelapa Gading, Jakarta Utara Kode Pos 14240, Telp (021) 45858090 efektif ditutup pada tanggal 14 Maret 2022.

Sementara itu, berkaitan dengan rantai pasokan, pada tahun 2022, terdapat perubahan berupa penambahan jumlah pemasok, yang berdampak pada bertambahnya nilai kontrak. Perubahan rantai pasokan ini berdampak dalam upaya Bank mewujudkan target dan kinerja selama tahun pelaporan.

9. ATM KCP Subang 2

Subang Green City Residence, Ruko Entrance No. 1 - 2, Jl. Raya Cinangsi, Cibogo, Subang, West Java, Postal Code 41285, Phone. (0260) 4242097

10. ATM off Premises PT Yuzu Indonesia

Newton Techno Park Industrial Area, Jl. Jati 1 Block J5 No. 05 Lippo Cikarang, Postal Code 17550, Phone. (021) 69901760

11. ATM off Premises Mall Artha Gading 2

Jl Boulevard Artha Gading Selatan No. 1, 2F Floor/B1/018-019/B/003, West Kelapa Gading, Kelapa Gading, North Jakarta, Postal Code 14240, Phone. (021) 45858180

12. ATM off Premises Artha Industrial Hill

Jl Trans Heksa Karawang, Ciketing II, Wanakerta, West Telukjambe, Karawang, West Java, Postal Code 41361, Phone. (0267) 6486610

13. ATM off Premises Roti Okeke

Jl Raya Cipanas No. 416 Cipendawa, Pacet, Cianjur, West Java, Postal Code 43253, Phone. (0263) 517515

14. ATM off Premises Tiban Sekupang

Cipta Puri Indah Supermarket, Cipta Puri Market Complex Blok GG No. 11 - 16 Tiban Baru, Sekupang, Batam, Postal Code 29424

- **Name Change Nomenclature Adjustment:**
Based on the Letter of the Regent of Southeast Maluku No. 007/3592/SETOA concerning Adjustment of Nomenclature according to the Government Administrative Area in Southeast Maluku Regency, there was a nomenclature change in the name of Bank Artha Graha Internasional Tual Sub-Branch Office to Bank Artha Graha Internasional Langgur Sub-Branch Office, effective November 28, 2022.
- **Closing:**
Sub-Branch Office and City House ATM Services with address at Ground Floor Lobby Club House Apartemen Gading Resort Residences, Jl Boulevard Raya Kelapa Gading, North Jakarta Post Code 14240, Phone (021) 45858090 effectively closed on March 14, 2022.

Meanwhile, with regard to the supply chain, in 2022, there will be changes in the form of increasing the number of suppliers, which will increase the value of the contract. This supply chain change impacted the Bank's efforts to achieve targets and performance during the reporting year.



Inisiatif Eksternal

External Initiatives

Bank berkomitmen untuk menjalankan operasional bisnis yang berkelanjutan, baik pada aspek ekonomi, sosial, dan tata kelola. Salah satu upaya yang dilakukan untuk mendukung komitmen itu adalah Perseroan mengikuti dan mendukung beberapa prinsip dan inisiatif yang dikembangkan oleh organisasi lain, baik berupa sertifikasi atau standar-standar untuk bidang-bidang tertentu, yang diakui secara nasional maupun internasional.

Berkaitan dengan komitmen tersebut, Bank telah melaksanakan konsep keuangan berkelanjutan (Sustainable Finance/SF) sehingga terpilih sebagai salah satu "First Movers Sustainable Banking" oleh Otoritas Jasa Keuangan (OJK). Sebagai bentuk komunikasi dengan pemangku kepentingan terkait kinerja keberlanjutan, Bank mengadopsi pedoman Standar GRI, Sustainability Accounting Standards Board (SASB), Peraturan Otoritas Jasa Keuangan (POJK) 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik, serta Pedoman Teknis bagi Bank Terkait Implementasi POJK 51/POJK.03/2017.

The Bank is committed to sustainable business operations in economic, social, and governance aspects. One of the efforts made to support this commitment is that the Company follows and supports several principles and initiatives developed by other organizations, either in the form of certification or standards for specific fields recognized nationally and internationally.

In connection with this commitment, the Bank has implemented the concept of sustainable finance (Sustainable Finance/SF) so that it was selected as one of the "First Movers Sustainable Banking" by the Financial Services Authority (OJK). As a form of communication with stakeholders regarding sustainability performance, the Bank adopts GRI Standard guidelines, Sustainability Accounting Standards Board (SASB), Financial Services Authority Regulation (POJK) 51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Companies Public, as well as Technical Guidelines for Banks Related to the Implementation of POJK 51/POJK.03/2017.



Keanggotaan Asosiasi [GRI 2-28] [OJK C.5]

Association Membership [GRI 2-28] [OJK C.5]

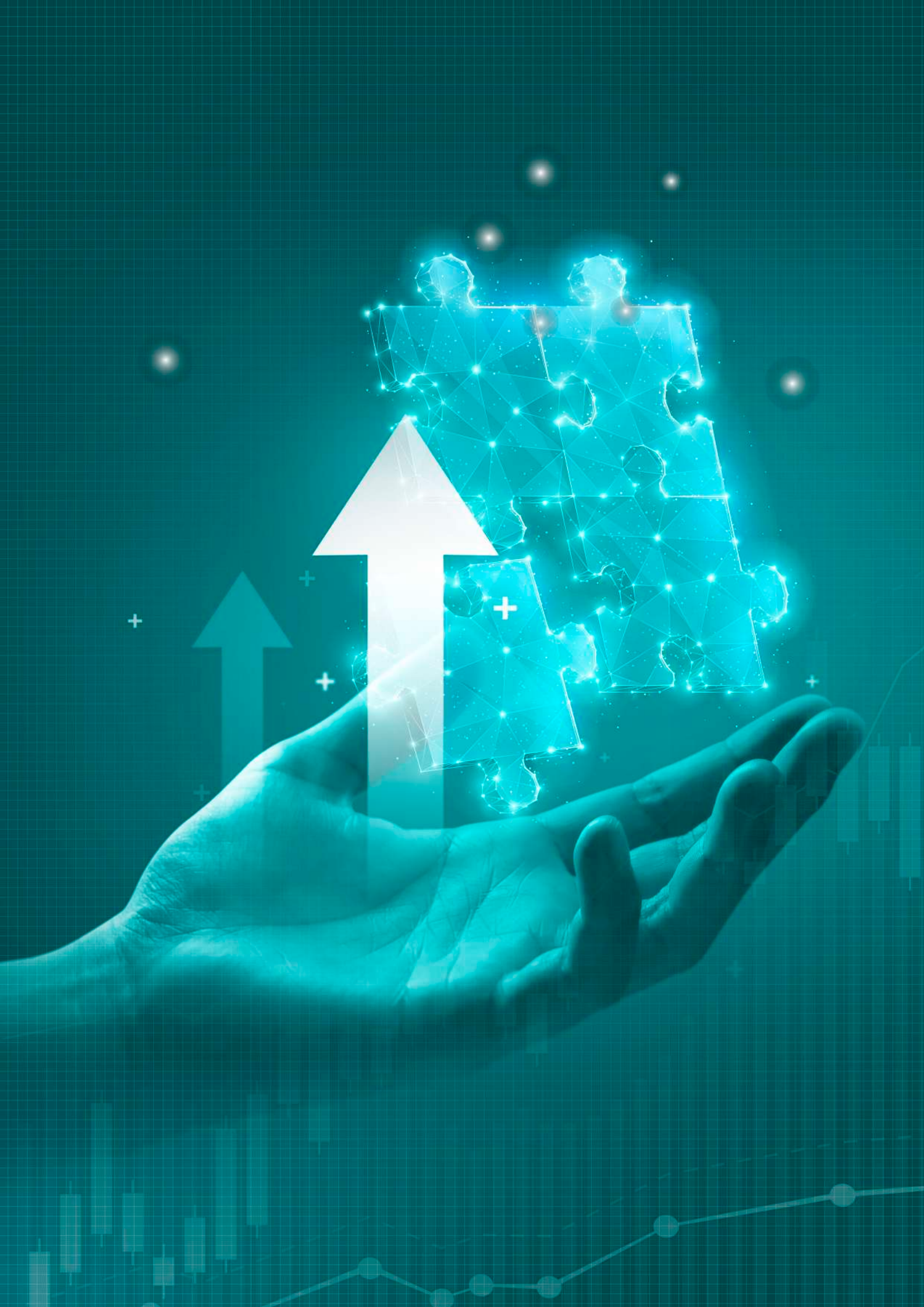
Bank bergabung dengan sejumlah asosiasi yang relevan dengan bidang usaha yang dijalankan perusahaan sehingga dapat mengikuti perkembangan isu atau topik-topik terkini, sekaligus berkesempatan untuk menyampaikan berbagai pendapat terkait isu atau topik tersebut. Asosiasi yang diikuti Perseroan selama tahun 2022 adalah sebagai berikut:

The Bank joins several associations that are relevant to the company's line of business so that it can keep abreast of the latest issues or topics and have the opportunity to express various opinions regarding these issues or topics. The associations that the company will participate in 2022 are as follows:

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

Selain asosiasi di atas, Bank juga bekerja sama dengan beberapa lembaga independen, seperti WWF Indonesia, IFC, USAID, dan LPPI dengan tujuan meningkatkan kompetensi dan pengetahuan dalam keuangan berkelanjutan.

Apart from the above associations, the Bank cooperates with several independent institutions, such as WWF Indonesia, IFC, USAID, and LPPI, to increase competency and knowledge in sustainable finance.



05

Tata Kelola Keberlanjutan

Sustainable Governance

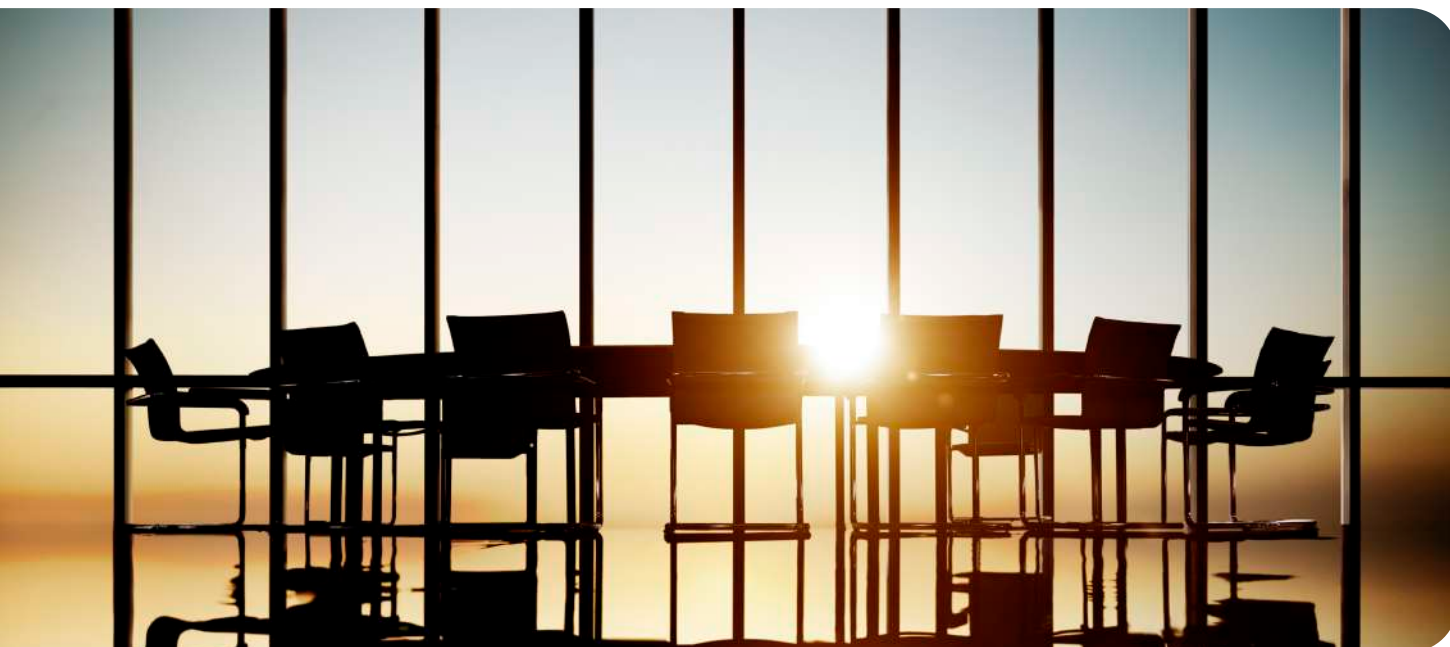
Implementasi GCG sesuai dengan ketentuan dan perundangan-undangan yang berlaku, serta merujuk pada standar best practice dari korporasi-korporasi unggulan, akan membuat Bank mampu menjawab tantangan dan tuntutan dari pemangku kepentingan (stakeholder) dan pemegang saham (shareholder).

The implementation of GCG in accordance with the prevailing laws and regulations, as well as referring to the best practice standards of leading corporations, will ensure that the Bank is able to respond to the challenges and demands of its stakeholders and shareholders.



Komitmen Penerapan Tata Kelola

Governance Implementation Commitment



Tata Kelola Perusahaan yang Baik atau *Good Corporate Governance* (GCG) merupakan fondasi bagi operasional usaha Bank Artha Graha Internasional. Keberadaannya menjadi perhatian utama pemegang saham menyamai kinerja finansial dan pertumbuhan bisnis. Dengan posisinya yang begitu sentral, maka penerapan GCG di Perseroan merupakan hal yang mutlak, tak sekedar memenuhi ketentuan regulasi yang berlaku di Indonesia.

Sebagaimana harapan pemegang saham, sekaligus merujuk pada visi dan misi perusahaan, Bank menerapkan GCG secara konsisten dan persisten. Melalui penerapan seperti itu, Perseroan akan mampu mewujudkan keseimbangan dalam pengendalian perusahaan, sekaligus meminimalkan risiko terjadinya kesalahan dalam pengelolaan perusahaan. Penerapan GCG juga akan berdampak positif terhadap penciptaan nilai tambah yang optimal bagi Perseroan.

Hal yang tak kalah penting, implementasi GCG sesuai dengan ketentuan dan perundangan-undangan yang berlaku, serta merujuk pada standar *best practice* dari korporasi-korporasi unggulan, akan membuat Bank mampu menjawab tantangan dan tuntutan dari pemangku kepentingan (*stakeholder*) dan pemegang saham (*shareholder*). Berbekal semua itu, Perseroan optimistis akan mencatatkan kinerja terbaik secara berkesinambungan.

Good Corporate Governance (GCG) is the foundation for the business operations of Bank Artha Graha Internasional. Its existence is the primary concern of shareholders to match financial performance and business growth. With such a central position, the implementation of GCG in the Company is absolute, not only fulfilling the provisions of regulations that apply in Indonesia.

As expected by shareholders and referring to the Company's vision and mission, the Bank implements GCG consistently and persistently. Through such implementation, the Company will be able to realize a balance in corporate control while minimizing the risk of errors occurring in the management of the Company. GCG implementation will also positively impact creating optimal added value for the Company.

Equally important, GCG implementation is by applicable laws and regulations. It refers to best practice standards from leading corporations, which will enable the Bank to respond to challenges and demands from stakeholders and shareholders. Armed with all that, the Company is optimistic that it will record the best performance continuously.



Prinsip Tata Kelola Perusahaan

Corporate Governance Principles

Bank berkomitmen menerapkan GCG di setiap jenjang organisasi dan kegiatan operasional. Komitmen itu diambil agar tujuan penerapan Perseroan yang telah ditetapkan Perseroan dapat diwujudkan secara optimal. Dalam menerapkan GCG, Bank mengacu pada 5 (lima) prinsip dasar yaitu transparansi, akuntabilitas, responsibilitas, independensi, serta kewajaran dan kesetaraan. Uraian kelima prinsip disajikan dalam tabel berikut:

The Bank is committed to implementing GCG at every level of organization and operational activities. This commitment is taken so that the Company's implementation goals set by the Company can be realized optimally. In implementing GCG, the Bank refers to 5 (five) basic principles, namely transparency, accountability, responsibility, independence, fairness, and equality. The description of the five principles is presented in the following table:

Transparansi Transparency

Bank mengungkapkan informasi terkait kinerja dan kegiatan pengelolaan perusahaan secara tepat waktu, jelas, akurat, dan dapat dipertanggungjawabkan, serta mudah diakses oleh Pemangku Kepentingan sesuai dengan haknya.

The Bank discloses information related to the performance and management activities of the company in a timely, transparent, accurate, and accountable manner and is easily accessible to Stakeholders by their rights.

Akuntabilitas Accountability

Bank memiliki kebijakan terkait tugas dan tanggung jawab yang jelas dari setiap organ dan karyawan yang diselaraskan dengan Visi, Misi, Nilai-Nilai Perusahaan (corporate values), dan strategi Bank. Guna memastikan berjalannya prinsip ini, Bank juga melaksanakan pengawasan internal melalui sistem pengendalian internal yang efektif.

The Bank has policies regarding clear duties and responsibilities of each organ and employee, which are aligned with the Bank's Vision, Mission, Corporate values, and strategy. To ensure the implementation of this principle, the Bank also carries out internal supervision through an effective internal control system.

Responsibilitas Responsibility

Bank memastikan bahwa seluruh organ tata kelola telah mengimplementasikan prinsip kehati-hatian dengan tunduk dan patuh pada ketentuan dan peraturan perundang-undangan yang berlaku. Selain itu, pemenuhan Bank ditunjukkan dengan kepedulian dalam melaksanakan tugas dan tanggung jawab sosial terhadap masyarakat dan kelestarian lingkungan terutama di sekitar wilayah operasional.

The Bank ensures that all governance organs have implemented the precautionary principle by complying with and complying with the applicable laws and regulations. In addition, the fulfillment of the Bank is shown by caring in carrying out social duties and responsibilities towards the community and environmental sustainability, especially around operational areas.

Independensi Independence

Bank menjamin bahwa setiap organ tata kelola memegang teguh prinsip independensi dengan menghindari terjadinya dominasi oleh pihak tertentu, tidak akan terpengaruh oleh kepentingan manapun, serta menghindari benturan kepentingan dan tekanan yang dapat memengaruhi pengambilan keputusan agar dapat diambil secara obyektif.

The Bank guarantees that each governance organ adheres to the principle of independence by avoiding domination by certain parties, will not be influenced by any interests, and avoids conflicts of interest and pressure that can affect decision-making so that it can be taken objectively.

Kesetaraan dan Kewajaran Equality and Fairness

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.

The Bank always provides equal opportunities for stakeholders to provide input and express opinions for the progress of the Bank, which is also adjusted to the capacity of each Stakeholder. In addition, the Bank also offers equal opportunities for every employee in the recruitment process and career development, which is carried out fairly and equally.



Struktur Tata Kelola Perusahaan [GRI 2-9]

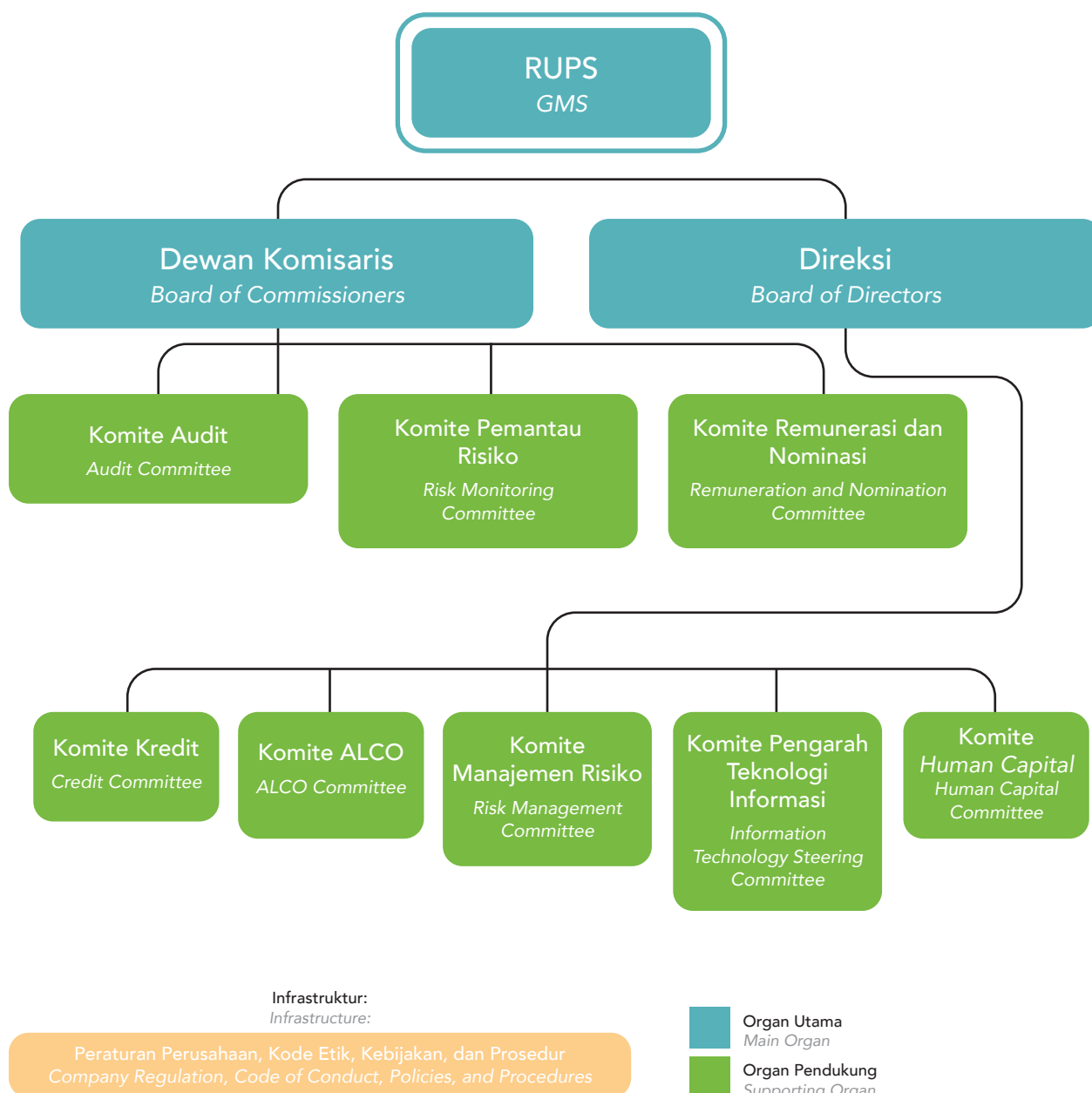
Corporate Governance Structure [GRI 2-9]

Struktur tata kelola Bank merujuk pada Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas (UU PT), Bab I mengenai Ketentuan Umum, pasal 1, yang menyebutkan bahwa Organ Perusahaan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi.

The governance structure of the Bank refers to the Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies (UU PT), Chapter I regarding General Provisions, article 1, which states that the Company's organs consist of a General Meeting of Shareholders (GMS), the Board of Commissioners and the Board of Directors.

Struktur Tata Kelola Perusahaan

Corporate Governance Structure





Rapat Umum Pemegang Saham

General Meeting of Shareholders



Rapat Umum Pemegang Saham (RUPS) adalah 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. Informasi lengkap terkait tata cara penyelenggaraan, pelaksanaan dan hasil RUPS dapat dilihat dalam Laporan Tahunan Perseroan Bab Tata Kelola Perusahaan.

The General Meeting of Shareholders (GMS) is the highest organ in Bank Artha Graha Internasional Corporate Governance structure, which has rights and authorities that are not owned by the Board of Commissioners and Board of Directors within limits set by the provisions of laws and regulations and the Company's Articles of Association. The GMS is also a medium of communication between the Shareholders and the Board of Commissioners and Board of Directors through a forum to submit an accountability report on implementing the Bank's duties and performance results to the Shareholders. Complete information regarding the procedures for holding, implementing and results of the GMS can be seen in the Company's Annual Report Chapter on Corporate Governance.



Dewan Komisaris

Board of Commissioners

Dewan Komisaris adalah organ tata kelola Bank yang memiliki fungsi melakukan pengawasan atas tindakan pengurusan yang dilakukan oleh Direksi dan memberikan arahan kepada Direksi dalam pengelolaan Bank dan penerapan GCG. Dalam menjalankan fungsi pengawasan Dewan Komisaris Bank Artha Graha Internasional dibantu oleh Komite di bawahnya yaitu Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi.

The Board of Commissioners is one of the Bank's governance organs which supervises the management actions carried out by the Board of Directors. The Board of Commissioners is also tasked with directing the Board of Directors in managing the company and implementing GCG. In its supervisory function, the Board of Commissioners is assisted by Committees, namely the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee.

• Tugas dan Tanggung Jawab Dewan Komisaris

Berdasarkan Pedoman Dewan Komisaris, tugas dan tanggung jawab Dewan Komisaris adalah sebagai berikut:

1. Dewan Komisaris merupakan majelis dan setiap anggota Dewan Komisaris tidak dapat bertindak sendiri-sendiri, melainkan berdasarkan keputusan Dewan Komisaris;
2. Anggota Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab dengan itikad baik, penuh tanggung jawab, dan kehati-hatian;
3. Dewan Komisaris menyetujui kebijakan dan/atau pedoman mengenai tata tertib Direksi dan Laporan Kebijakan Operasional yang telah disetujui Direksi;
4. Dewan Komisaris melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan Direksi, jalannya pengurusan pada umumnya, baik mengenai Bank maupun usaha Bank dan memberikan nasihat kepada Direksi;
5. Dewan Komisaris wajib menyelenggarakan RUPS Tahunan dan RUPS lainnya sesuai dengan kewenangannya sebagaimana diatur dalam Anggaran Dasar dan Peraturan Perundang-Undangan;
6. Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank;
7. Dewan Komisaris wajib memastikan terselenggaranya pelaksanaan Good Corporate Governance dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi;

• Duties and Responsibilities of the Board of Commissioners

Based on the Board of Commissioners Guidelines, the duties and responsibilities of the Board of Commissioners are as follows:

1. *The Board of Commissioners is an assembly and each member of the Board of Commissioners cannot act individually, but based on the decision of the Board of Commissioners;*
2. *Members of the Board of Commissioners must carry out their duties and responsibilities in good faith, full of responsibility and prudence;*
3. *The Board of Commissioners approves the policies and/or guidelines regarding the Board of Directors' code of conduct and the Operational Policy Report that has been approved by the Board of Directors;*
4. *The Board of Commissioners supervises and is responsible for supervising the policies of the Board of Directors, the general management of both the Bank and the Bank's business and provides advice to the Board of Directors;*
5. *The Board of Commissioners is obliged to hold Annual GMS and other GMS in accordance with their authority as stipulated in the Articles of Association and Legislation;*
6. *The Board of Commissioners must direct, monitor and evaluate the implementation of the Bank's strategic policies;*
7. *The Board of Commissioners must ensure the implementation of Good Corporate Governance in every business activity of the Bank at all levels or 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 dan Pencegahan Pendanaan Terorisme (APU PPT) sekurang-kurangnya mencakup hal-hal sebagai berikut:
 - a. Menyetujui Kebijakan Program APU PPT; dan
 - b. Mengawasi pelaksanaan Program APU PPT oleh Bank.
 11. Dewan Komisaris berwenang memberhentikan sementara Anggota Direksi, apabila anggota Direksi tersebut bertindak bertentangan dengan Anggaran Dasar dan Peraturan Perundang-Undangan yang berlaku atau merugikan maksud dan tujuan Bank atau melalaikan kewajibannya; dan
 12. Dalam melakukan pengawasan, Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank, kecuali:
 - a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit Bank Umum; dan
 - b. Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan yang berlaku.
-
8. *In order to support the effectiveness of carrying out its duties and responsibilities in the supervision, the Board of Commissioners is required to form or determine the composition of the Audit Committee and other committees as determined by the applicable laws and regulations and regulations in force in the field of Capital Markets, and is obliged to evaluate the the performance of these committees at the end of the Bank's financial year;*
 9. *The Board of Commissioners must ensure that the Board of Directors has followed up on audit findings and recommendations from the Internal Audit Work Unit, external auditors, results of OJK supervision and/or results of supervision by other authorities;*
 10. *The duties of the Board of Commissioners relating to the implementation of the Anti-Money Laundering and Prevention of the Financing of Terrorism (AML CFT) Program at least include the following:*
 - a. *Approve the AML CFT Program Policy; and*
 - b. *Supervise the implementation of the AML CFT Program by the Bank.*
 11. *The Board of Commissioners has the authority to suspend Members of the Board of Directors, if the members of the Board of Directors act contrary to the Articles of Association and the applicable Laws or Regulations or are detrimental to the aims and objectives of the Bank or neglect their obligations; and*
 12. *In carrying out supervision, the Board of Commissioners is prohibited from being involved in making decisions on Bank operational activities, except:*
 - a. *Provision of funds to related parties as stipulated in Bank Indonesia regulations regarding the Legal Lending Limit for Commercial Banks; and*
 - b. *Other matters stipulated in the Articles of Association of the Bank or the applicable laws and regulations.*



Jumlah, Komposisi, dan Susunan Dewan Komisaris Tahun 2022

Per 31 Desember 2022, jumlah, komposisi dan susunan keanggotaan Dewan Komisaris tidak mengalami perubahan dengan pengangkatan kembali Elizawatie Simon sebagai Komisaris Independen. Dari kelima anggota Dewan Komisaris, tiga di antaranya adalah Komisaris Independen (60%). Dengan demikian, susunan dan komposisi tersebut telah memenuhi ketentuan Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, yaitu jumlah Komisaris Independen wajib paling kurang 30% (tiga puluh persen) dari jumlah seluruh anggota Dewan Komisaris. Susunan dan komposisi Dewan Komisaris per 31 Desember 2022 adalah sebagai berikut:

Total, Composition and Structure of the Board of Commissioners for 2022

As of December 31, 2022, the number, composition, and composition of the membership of the Board of Commissioners have remained the same with the reappointment of Elizawatie Simon as Independent Commissioner. Of the five members of the Board of Commissioners, three are Independent Commissioners (60%). Thus, the composition and structure complies with the provisions of OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors, and Board of Commissioners of Issuers or Public Companies, namely the number of Independent Commissioners must be at least 30% (thirty percent) of the total number of members of the Board of Commissioners. The composition of the Board of Commissioners as of December 31, 2022 is as follows:

Tabel Jumlah, Komposisi dan Susunan Dewan Komisaris per 31 Desember 2022 [GRI 2-9]

Table of Total, Composition and Structure of the Board of Commissioners as of December 31, 2022 [GRI 2-9]

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office
Kiki Syahnakri	Komisaris Utama/ Komisaris Independen <i>President Commissioner/ Independent Commissioner</i>	1. Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005; 2. Akta Pernyataan Keputusan Rapat No. 8 tanggal 3 Juni 2014; 3. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017; dan 4. Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020 <i>1. Deed of Statement of Meeting Resolutions No. 26 dated June 12, 2005; 2. Deed of Statement of Meeting Resolutions No. 8 dated June 3, 2014; 3. Deed of Statement of Meeting Resolutions No. 20 dated June 16, 2017; and 4. Deed of Statement of Meeting Resolutions No. 7 dated of October 5, 2020</i>	2020-2023
Tomy Winata	Wakil Komisaris Utama <i>Vice President Commissioner</i>	1. Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005; 2. Akta Pernyataan Keputusan Rapat No. 8 tanggal 3 Juni 2014; 3. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017; dan 4. Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020 <i>1. Deed of Statement of Meeting Resolutions No. 26 dated June 12, 2005; 2. Deed of Statement of Meeting Resolutions No. 8 dated June 3, 2014; 3. Deed of Statement of Meeting Resolutions No. 20 dated June 16, 2017; and 4. Deed of Statement of Meeting Resolutions No. 7 dated of October 5, 2020</i>	2020-2023
Sugianto Kusuma	Wakil Komisaris Utama <i>Vice President Commissioner</i>	1. Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005; 2. Akta Pernyataan Keputusan Rapat No. 8 tanggal 3 Juni 2014; 3. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017; dan 4. Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020 <i>1. Deed of Statement of Meeting Resolutions No. 26 dated June 12, 2005; 2. Deed of Statement of Meeting Resolutions No. 8 dated June 3, 2014; 3. Deed of Statement of Meeting Resolutions No. 20 dated June 16, 2017; and 4. Deed of Statement of Meeting Resolutions No. 7 dated of October 5, 2020</i>	2020-2023
Nicolaus Eko Riwayanto	Komisaris Independen <i>Independent Commissioner</i>	1. Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018; dan 2. Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021 <i>1. Deed of Statement of Meeting Resolutions No. 9 dated July 17, 2018; and 2. Deed of Statement of Meeting Resolutions No. 177 dated August 23, 2021</i>	2021-2024
Elizawatie Simon	Komisaris Independen <i>Independent Commissioner</i>	1. Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018; 2. Akta Pernyataan Keputusan Rapat No. 9 tanggal 4 Juli 2019; dan 3. Akta Pernyataan Keputusan Rapat No. 253 tanggal 25 Juli 2022 <i>1. Deed of Statement of Meeting Resolutions No. 9 dated July 17, 2018; 2. Deed of Statement of Meeting Resolutions No. 9 dated July 4, 2019; and 3. Deed of Statement of Meeting Resolutions No. 253 dated July 25, 2022</i>	2022–2025



Direksi

Board of Directors

Direksi adalah organ Perseroan yang bertugas dan bertanggung jawab secara kolektif untuk melakukan pengelolaan Bank serta melaksanakan GCG pada seluruh tingkatan atau jenjang organisasi. Direksi bertanggung jawab penuh atas pengurusan Bank untuk kepentingan dan tujuan Bank sesuai dengan ketentuan Anggaran Dasar.

The Board of Directors is an organ of the Company that is collectively responsible for managing the Bank and implementing GCG at all levels of the organization. The Board of Directors is fully responsible for the objectives and purposes of the Bank in accordance with the provisions of the Articles of Association.

• Tugas dan Tanggung Jawab Direksi

Sesuai dengan ketentuan dalam Pedoman dan Tata Tertib Kerja Direksi, Direksi mengemban tugas dan tanggung jawab sebagai berikut:

1. Bertanggung jawab untuk melaksanakan kepengurusan untuk kepentingan Bank sesuai dengan tugas pokok Direksi yaitu:
 - a. Memimpin dan mengurus sesuai dengan tujuan Bank; dan
 - b. Menguasai, memelihara, dan mengurus kekayaan Bank.
2. Setiap anggota Direksi wajib dengan itikad baik dan penuh tanggung jawab menjalankan tugasnya dengan mengindahkan peraturan perundang-undangan yang berlaku;
3. Pembagian tugas dan wewenang di antara para anggota Direksi ditetapkan oleh RUPS dan dalam hal RUPS tidak menetapkan, pembagian tugas, dan wewenang anggota Direksi ditetapkan berdasarkan keputusan Direksi;
4. Direksi bertanggung jawab penuh dalam melaksanakan tugasnya yang ditujukan untuk kepentingan Bank dalam mencapai maksud dan tujuannya;
5. Direksi berhak mewakili Bank di dalam dan di luar pengadilan tentang segala hal dan dalam segala kejadian;
6. Bertanggung jawab untuk merumuskan ketercapaian visi, misi, serta strategi jangka pendek, menengah dan jangka panjang Bank melalui koordinasi kerja serta pemantauan kinerja dan prestasi setiap unit kerja;

• Duties and Responsibilities of the Board of Directors

By the provisions in the Board of Directors Work Guidelines and Rules, the Board of Directors has the following duties and responsibilities:

1. *Responsible for carrying out management for the benefit of the Bank by the primary duties of the Board of Directors, namely:*
 - a. *Lead and manage by the objectives of the Bank; and*
 - b. *Mastering, maintaining, and managing the assets of the Bank.*
2. *Each member of the Board of Directors shall in good faith and with full responsibility perform his/ her duties with due observance of the prevailing laws and regulations;*
3. *The division of duties and authorities among the members of the BOD shall be determined by the GMS and in the event that the GMS does not stipulate, the division of duties, and authorities of the members of the BOD shall be determined by resolution of the BOD;*
4. *The Board of Directors is fully responsible for carrying out its duties which are intended for the interests of the Bank in achieving its goals and objectives;*
5. *The Board of Directors shall have the right to represent the Bank in and out of court on all matters and in all events;*
6. *Responsible for formulating the achievement of the Bank's vision, mission, and short, medium and long term strategies through work coordination and monitoring the performance and achievements of each work unit;*



7. Bertanggung jawab merumuskan arah kebijakan dan sasaran bidang kepatuhan dan manajemen risiko Bank dalam memenuhi seluruh peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan lain yang berlaku dalam rangka prinsip kehati-hatian;
 8. Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi, Direksi dapat membentuk komite dan melakukan evaluasi terhadap kinerja komite setiap akhir tahun buku;
 9. Wajib menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern (SKAI), auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan atau hasil pengawasan otoritas lain; dan
 10. Wajib mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.
- **Jumlah, Komposisi, dan Susunan Direksi Tahun 2022 [GRI 2-9]**
Per 31 Desember 2022, jumlah, komposisi dan susunan keanggotaan Direksi mengalami perubahan dari tahun sebelumnya, yaitu enam orang dengan salah satunya sebagai Direktur Utama. Dengan demikian, susunan dan komposisi tersebut telah memenuhi ketentuan Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, yaitu jumlah Direksi paling kurang terdiri dari 2 (dua) orang anggota Direksi, 1 (satu) di antara anggota Direksi diangkat menjadi Direktur Utama atau Presiden Direktur. Susunan dan komposisi Direksi per 31 Desember 2022 adalah sebagai berikut:
- **Total, Composition, and Structure of the Board of Directors in 2022 [GRI 2-9]**
As of December 31, 2022, the total, composition, and composition of the membership of the Board of Directors have changed from the previous year, namely six person, with one of them as the President Director. Thus, the composition and structure comply with the provisions of OJK Regulation No. 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies, namely the number of Directors consists of at least 2 (two) members of the Board of Directors, 1 (one) of the members of the Board of Directors is appointed as President Director. The composition of the Board of Directors as of December 31, 2022, is as follows:

Tabel Jumlah, Komposisi dan Susunan Direksi per 31 Desember 2022

Table of Total, Composition and Structure of the Board of Directors as of December 31, 2022

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office
Andy Kasih	Direktur Utama President Director	- Akta Pernyataan Keputusan Rapat No. 95 tanggal 30 Juni 2008; - Akta Pernyataan Keputusan Rapat No. 5 tanggal 4 Juli 2014; - Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017; dan - Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020 - Deed of Statement of Meeting Resolutions No. 95 dated June 30, 2008; - Deed of Statement of Meeting Resolutions No. 5 dated July 4, 2014; - Deed of Statement of Meeting Resolutions No. 20 dated June 16, 2017; and - Deed of Statement of Meeting Resolutions No. 7 dated October 5, 2020	2020-2023



Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office
Christina Harapan	Wakil Direktur Utama Vice President Director	1. Akta Pernyataan Keputusan Rapat No. 09 tanggal 17 Juli 2018; dan 2. Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021 1. Deed of Statement of Meeting Resolutions No. 09 dated July 17, 2018; and 2. Deed of Statement of Meeting Resolutions No. 177 dated August 23, 2021	2021-2024
Anas Latief	Direktur Kepatuhan/ Direktur Independen Compliance Director/ Independent Director	1. Akta Pernyataan Keputusan Rapat No. 225 tanggal 28 November 2014; 2. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017; 3. Akta Pernyataan Keputusan Rapat No. 09 tanggal 17 Juli 2018; 4. Akta Pernyataan Keputusan Rapat No. 09 tanggal 4 Juli 2019; dan 5. Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020 1. Deed of Statement of Meeting Resolutions No. 225 dated November 28, 2014; 2. Deed of Statement of Meeting Resolutions No. 20 dated June 16, 2017; 3. Deed of Statement of Meeting Resolutions No. 09 dated July 17, 2018; 4. Deed of Statement of Meeting Resolutions No. 09 dated July 4, 2019; and 5. Deed of Statement of Meeting Resolutions No. 7 dated October 5, 2020	2020-2023
Indra S. Budianto	Direktur Director	1. Akta Pernyataan Keputusan Rapat No. 225 tanggal 28 November 2014; 2. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017; dan 3. Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020 1. Deed of Statement of Meeting Resolutions No. 225 dated November 28, 2014; 2. Deed of Statement of Meeting Resolutions No. 20 dated June 16, 2017; and 3. Deed of Statement of Meeting Resolutions No. 7 dated October 5, 2020	2020-2023
Indrastomo Nugroho	Direktur Director	1. Akta Pernyataan Keputusan Rapat No. 09 tanggal 17 Juli 2018; dan 2. Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021 1. Deed of Statement of Meeting Resolutions No. 9 dated July 17, 2018; and 2. Deed of Statement of Meeting Resolutions No. 177 dated August 23, 2021	2021 - 2024
Andy Dharma	Direktur Director	• Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021. • Deed of Statement of Meeting Resolutions No. 177 dated August 23, 2021	2021 - 2024



Penanggung Jawab Pelaksanaan Keuangan Berkelanjutan [GRI 2-13] [OJK E.1]

Responsible for Implementation of Sustainable Finance

[GRI 2-13] [OJK E.1]

Sejalan dengan penerapan keuangan berkelanjutan dan untuk memastikan pelaksanaan strategi serta program keberlanjutan yang tertuang dalam Rencana Aksi Keuangan Berkelanjutan (RAKB), maka Bank menetapkan Direktorat Risk Management sebagai penanggung jawab pelaksana keuangan berkelanjutan. Direktorat ini bertugas melaksanakan supervisi terhadap pelaksanaan seluruh program keuangan berkelanjutan dan menugaskan pelaksanaan program kepada direktorat-direktorat lain yang terlibat.

In line with the implementation of sustainable finance and to ensure the performance of the strategies and sustainability programs contained in the Sustainable Finance Action Plan (RAKB), the Bank has established the Directorate of Risk Management as the person in charge of implementing sustainable finance. This directorate is tasked with supervising all sustainable finance programs and assigning program implementation to other involved directorates.

Tugas dan wewenang Direktorat Risk Management adalah:

- Mengarahkan seluruh aspek penyelenggaraan program keuangan berkelanjutan agar sesuai dengan target yang akan dicapai.
- Menetapkan strategi dan implementasi program komunikasi korporat untuk berbagai program keuangan berkelanjutan agar reputasi Bank terjaga dengan baik.
- Mengoordinasi, memonitor, dan mengevaluasi seluruh aspek penyelenggaraan program keuangan berkelanjutan.

The duties and authorities of the Directorate of Risk Management are:

- *Directing all aspects of implementing the sustainable finance program to align with the targets to be achieved.*
- *Establish strategy and implementation of corporate communication programs for various sustainable finance programs to maintain the Bank's reputation.*
- *Coordinate, monitor, and evaluate all aspects of implementing a sustainable finance program.*

Pola Kerja Task Force Keuangan Berkelanjutan

The Sustainable Finance Task Force Work Pattern



- Koordinasi (internal Bank dan pihak eksternal), internalisasi, *problem solving*, integrasi (program kerja, anggaran, dan HC).
- Satuan kerja (task force) yang menjalankan fungsi sekretariat/koordinator/core Sustainable Finance.

- *Coordination (bank internal and external parties), internalization, problem-solving, and integration (work programs, budgets, and HC).*
- *Work unit (task force) that carries out the secretariat/coordinator/core function of Sustainable Finance.*



Pengembangan Kompetensi Terkait Kegiatan Berkelanjutan [GRI 2-17] [OJK E.2]

Competency Development Related to Sustainable Activities [GRI 2-17] [OJK E.2]

Selama tahun 2022, Dewan Komisaris, Direksi, serta Direktorat Risk Management sebagai penanggung jawab penerapan keuangan keberlanjutan telah mengikuti pengembangan kompetensi terkait keuangan/kegiatan berkelanjutan sebagaimana tabel berikut:

During 2022, the Board of Commissioners, Directors, and the Directorate of Risk Management, as those responsible for implementing sustainable finance, have participated in competency development related to sustainable finance/activities as shown in the following table:

Tabel Pengembangan Kompetensi Terkait Keberlanjutan Dewan Komisaris, Direksi dan Direktorat Risk Management Tahun 2022

Table of Competency Development Related to the Sustainability of the Board of Commissioners, Directors, and Directorate of Risk Management in 2022

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tanggal Date	Penyelenggara Organizer
Dewan Komisaris Board of Commissioners				
Nicolaus Eko Riwayanto	Refreshment Manajemen Risiko Risk Management Refreshment	Menghindari Dan Mengantisipasi Trend Kejahatan Siber Perbankan di Era Digital yang Semakin Marak Avoiding and Anticipating Banking Cyber Crime Trends in the Increasingly Rising Digital Era	27 Januari 2022 January 27, 2022	IBI - BCC IBI - BCC
	Pelatihan Eksternal External Training	Economic Recovery in Asean + 3: New Drives of Growth Optimist Economic Recovery in Asean + 3: New Drives of Growth Optimist	13 Mei 2022 May 13, 2022	Perbanas Perbanas
	Pelatihan Eksternal External Training	Bank Digitalization: Lessons Learned from Asian Countries Bank Digitalization: Lessons Learned from Asian Countries	19 Mei 2022 May 19, 2022	Jakarta Webinar Jakarta Webinar
	Webinar Webinar	Preventing & Combating Financial Crime in Financial Service Industry Preventing & Combating Financial Crime in Financial Service Industry	9 Juni 2022 June 9, 2022	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)
	Webinar Webinar	Perlindungan Konsumen di Era Digital Consumer Protection in the Digital Era	06 Oktober 2022 October 06, 2022	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)
Elizawatie Simon	Refreshment Manajemen Risiko Risk Management Refreshment	Transformasi Digital Perbankan Penguatan Arah bisnis dan Penyelenggaraan Transformasi Digital yang Ideal Serta Berbasis Manajemen Risiko Banking Digital Transformation Strengthening business direction and implementing ideal digital transformation based on risk management	20 April 2022 April 20, 2022	Risiko Manajemen Gagasan (RMG)
	Pelatihan Eksternal External Training	Workshop PKPU dan Kepailitan dalam Perspektif Kreditur Perbankan Workshop on PKPU and Bankruptcy in the Perspective of Banking Creditors	20 Juli 2022 July 20, 2022	Lembaga Pengembangan Perbankan Indonesia (LPPI) Lembaga Pengembangan Perbankan Indonesia (LPPI)



Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tanggal Date	Penyelenggara Organizer
	Webinar Webinar	Prospek Hak Kekayaan Intelektual (HKI) sebagai Jaminan Utang Prospects for Hak Kekayaan Intelektual (HKI) as Debt Guarantees	1 September 2022 September 1, 2022	Otoritas Jasa Keuangan (OJK) Financial Services Authority (OJK)
Direksi <i>Board of Directors</i>				
Andy Dharma	Refreshment Manajemen Risiko Risk Management Refreshment	Menghindari dan Mengantisipasi Trend Kejahatan Siber Perbankan di Era Digital yang Semakin Marak Avoiding and Anticipating Banking Cyber Crime Trends in the Increasingly Rising Digital Era	27 Januari 2022 January 27, 2022	IBI - BCC IBI - BCC
Indrastomo Nugroho	Refreshment Manajemen Risiko Risk Management Refreshment	Transformasi Digital Perbankan Penguatan Arah bisnis dan Penyelenggaraan Transformasi Digital yang Ideal serta Berbasis Manajemen Risiko (Refreshment Manajemen Risiko) Banking Digital Transformation Strengthening Business Direction and Implementation of Ideal Digital Transformation Based on Risk Management (Risk Management Refreshment)	20 April 2022 April 20, 2022	Risiko Manajemen Gagasan (RMG)
Anas Latief	Pelatihan Eksternal External Training	Business Continuity Management (BCM): Business Impact Analysis (BIA), Risk Assessment (RA), Threat Assessment (TA), Business Continuity (BC) Plan and Strategy, Business Recovery Center (BRC), Disaster Recovery Center (DRC), and Crisis Command Center (termasuk Kertas Kerja Implementasi) Business Continuity Management (BCM) : Business Impact Analysis (BIA), Risk Assessment (RA), Threat Assessment (TA), Business Continuity (BC) Plan and Strategy, Business Recovery Center (BRC), Disaster Recovery Center (DRC), and Crisis Command Center (including Implementation Working Paper)	17-18 Oktober 2022 October 17-18, 2022	KeyPro Learning Management KeyPro Learning Management



Manajemen Risiko [GRI 2-23] [OJK E.3] [FN-CB-550A.2]

Risk Management [GRI 2-23] [OJK E.3] [FN-CB-550A.2]

Bank menyadari dalam menjalankan kegiatan usaha akan menghadapi berbagai risiko yang berpotensi menghambat pencapaian target dan kinerja yang telah ditetapkan Perseroan. Risiko tersebut semakin besar pada saat kondisi perekonomian dan sosial di Indonesia belum sepenuhnya pulih dari pandemi COVID-19. Untuk mencegah dan meminimalkan dampak atas risiko yang mungkin terjadi, Perseroan berkomitmen untuk menerapkan sistem manajemen risiko yang terpadu dan komprehensif di seluruh proses bisnis dan pengelolaan Bank. Struktur pengelola manajemen risiko bank tahun 2022 adalah sebagai berikut:

The Bank realizes that in carrying out business activities, it will face various risks that have the potential to hinder the achievement of targets and performance set by the Company. This risk is even more remarkable when Indonesia's economic and social conditions have not fully recovered from the COVID-19 pandemic. To prevent and minimize the impact of risks that may occur, the Company is committed to implementing an integrated and comprehensive risk management system throughout the business processes and management of the Bank. The structure for managing bank risk management in 2022 is as follows:

Struktur Pengelola Manajemen Risiko Tahun 2022

Structure of Risk Management Manager in 2022





Sistem manajemen risiko Bank meliputi penetapan konteks, identifikasi risiko, analisis risiko, pengendalian risiko serta evaluasi risiko. Kerangka manajemen risiko ini dituangkan dalam kebijakan, prosedur, kewenangan dan ketentuan lain serta berbagai perangkat manajemen risiko yang berlaku di seluruh lingkup aktivitas usaha.

- **Proses Manajemen Risiko**

Penerapan manajemen risiko Bank dilakukan terhadap 8 (delapan) jenis risiko yaitu Risiko Kredit, Risiko Operasional, Risiko Pasar, Risiko Likuiditas, Risiko Hukum, Risiko Reputasi, Risiko Strategik dan Risiko Kepatuhan. Penerapan manajemen risiko tersebut antara lain dengan menjalankan Proses Identifikasi, Pengukuran, Pemantauan, Pengendalian Risiko, dan Sistem Informasi Manajemen Risiko.

1. **Identifikasi Risiko**

Proses identifikasi risiko dilakukan oleh Bank dengan menganalisis telaah serta seluruh sumber risiko yang sekurang-kurangnya dilakukan terhadap risiko dari produk dan aktivitas Bank serta memastikan bahwa risiko dari produk dan aktivitas baru telah melalui proses manajemen risiko yang layak sebelum diperkenalkan atau dijalankan. Pelaksanaan proses identifikasi risiko antara lain dilakukan melalui kajian, telaah serta rekomendasi yang disampaikan kepada unit bisnis maupun unit kerja terkait lainnya.

Rencana Bisnis Bank tahun 2023 lebih meningkatkan transaksi ke arah Perbankan Digital dengan pengembangan layanan *digital banking*, sehingga ke depan ditargetkan produk bank akan dominan berbasis Teknologi Informasi dan lebih kompleks. Sehubungan dengan hal tersebut, Bank telah melakukan proses identifikasi risiko operasional (khususnya Teknologi Informasi/System Risk) yang melekat pada produk digital atau aktivitas baru tersebut secara lebih mendalam dan komprehensif. Bank secara bertahap akan mulai meningkatkan kapabilitas analisa kuantitatif risiko.

2. **Pengukuran Risiko**

Bank secara berkelanjutan mengembangkan alat ukur risiko seperti untuk risiko kredit berupa perhitungan scoring dalam analisa pemberian kredit, analisa portofolio kredit, *stress testing* untuk: risiko kredit, risiko pasar dan risiko likuiditas dengan berbagai skenario dan *Loss Event Database* (LED) untuk risiko operasional yang digunakan sebagai salah satu pendukung untuk membuat keputusan bisnis.

The Bank's risk management system includes context determination, risk identification, risk analysis, risk control, and risk evaluation. This risk management framework is outlined in policies, procedures, authorities, and other provisions, as well as various risk management tools that apply throughout the scope of business activities.

- **Risk Management Process**

The Bank's risk management is applied to 8 (eight) types of Risk, namely Credit Risk, Operational Risk, Market Risk, Liquidity Risk, Legal Risk, Reputation Risk, Strategic Risk, and Compliance Risk. The application of risk management includes carrying out the Process of Identification, Measurement, Monitoring, Risk Control, and Risk Management Information Systems.

1. **Risk Identification**

The Bank carries out the risk identification process by analyzing studies and all risk sources that are carried out on risks from Bank products and activities and ensuring that risks from new products and activities have gone through an appropriate risk management process before being introduced and implemented. The risk identification process is implemented through studies, reviews, and recommendations submitted to business and related work units.

The Bank's Business Plan for 2023 further increases transactions towards Digital Banking by developing digital banking services so that as we advance, it is targeted that bank products will be predominantly Information Technology based and more complex. The Bank has carried out a more in-depth and comprehensive process of identifying operational risks (particularly Information Technology/System Risk) attached to digital products or new activities. The Bank will gradually begin to improve its quantitative risk analysis capabilities.

2. **Risk Measurement**

The Bank continuously develops risk measurement tools such as for credit risk in the form of scoring calculations in lending analysis, credit portfolio analysis, stress testing for: credit risk, market risk, and liquidity risk with various scenarios, and) Loss Event Database (LED) for operational risks that used as one of the supports for making business decisions.



3. Pemantauan Risiko

Pelaksanaan pemantauan risiko dilakukan antara lain: proaktif dalam pembahasan dan pengembangan aktivitas usaha, operasional, dan produk Bank termasuk penyampaian hasil review dan mitigasinya dan penyampaian laporan manajemen risiko terkait Profil Risiko, KPMM sesuai Profil Risiko, Risiko IT, Stress Testing, Risiko Portofolio Kredit, dan laporan lainnya. Guna mendukung pemantauan risiko Bank yang lebih efektif maka diperlukan dukungan sistem yang memadai.

4. Pengendalian Risiko

Pengendalian eksposur risiko dilakukan oleh seluruh unit kerja yang ada di Bank dalam rangka memitigasi potensi kerugian yang dapat terjadi. Pengendalian risiko Bank antara lain: penerapan *dual control* dan/atau *four eyes principle* terhadap seluruh aktivitas usaha dan operasional Bank dengan pelaksanaan berupa *checklist* Daftar Pengawasan Melekat (DPM) dan pemisahan fungsi (*segregation duty*), Penetapan Batas Wewenang Memutus Kredit (BWMK), pelaksanaan restrukturisasi/relaksasi kredit yang sesuai regulasi, pembentukan CKPN Kredit serta *write off* untuk kredit yang bermasalah. Selain itu, Bank juga melakukan mitigasi risiko yang terkait dengan layanan perbankan digital terbaru.

5. Sistem Informasi Manajemen Risiko

Bank perlu mengembangkan sistem informasi manajemen risiko sehingga informasi yang diperoleh relevan dan dapat memastikan eksposur risiko terukur secara akurat, informatif, dan tepat waktu, baik eksposur risiko secara keseluruhan maupun eksposur per jenis risiko yang melekat pada kegiatan usaha Bank.

Ke depannya, Bank akan mulai memperhatikan risiko perubahan iklim seperti risiko fisik dan risiko transisi.

3. Risk Monitoring

The implementation of risk monitoring includes: being proactive in discussing and developing business activities, operations, and products of the Bank, including submitting the results of the review and mitigation and submitting risk management reports related to Risk Profiles, KPMM according to Risk Profiles, IT Risks, Stress Testing, Credit Portfolio Risks, and other news. Adequate system support is required.

4. Risk Control

All work units carry out risk exposure control in the Bank to mitigate potential losses. Bank risk control includes the application of dual control and/or four eyes principle to all business activities and operations of the Bank by implementing a checklist of the Attached Supervision List (DPM) and segregation of duties, determination of limits on authority to decide on credit (BWMK), implementation of credit restructuring/relaxation by regulations, The establishment of loan CKPN and write-offs for non-performing loans. In addition, the Bank also mitigates risks associated with the latest digital banking services.

5. Risk Management Information System

Banks need to develop a risk management information system so that the information obtained is relevant and can ensure that risk exposures are measured accurately, informatively, and promptly, both overall risk exposures and exposures per type of Risk inherent in the Bank's business activities.

As we advance, the Bank will start paying attention to climate change risks, such as physical and transition risks.



Tabel Penilaian Profil Risiko per Posisi 31 Desember 2022

Table of Risk Profile Rating per Position December 31, 2022

Profil Risiko Risk Profile	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Manajemen Risiko Risk Management Quality Rating	Peringkat Tingkat Risiko Risk Level Rating
Risiko Kredit Credit Risk	Low to Moderate Low to Moderate	Fair Fair	PK - 2
Risiko Pasar Market Risk	Low to Moderate Low to Moderate	Satisfactory Satisfactory	PK - 2
Risiko Likuiditas Liquidity Risk	Moderate Moderate	Satisfactory Satisfactory	PK - 2
Risiko Operasional Operational Risk	Low to Moderate Low to Moderate	Fair Fair	PK - 2
Risiko Kepatuhan Compliance Risk	Low to Moderate Low to Moderate	Fair Fair	PK - 2
Risiko Hukum Legal Risk	Moderate Moderate	Satisfactory Satisfactory	PK - 2
Risiko Strategik Strategic Risk	Moderate to High Moderate to High	Satisfactory Satisfactory	PK - 3
Risiko Reputasi Reputation Risk	Low to Moderate Low to Moderate	Satisfactory Satisfactory	PK - 2
Peringkat Komposit Composite Rating	Low to Moderate Low to Moderate	Satisfactory Satisfactory	PK - 2

Sesuai dengan pemetaan dan mitigasi risiko yang telah ditetapkan Perseroan, selama tahun 2022, Bank telah melakukan aktivitas manajemen risiko sebagai berikut:

1. Penilaian Profil Risiko dan evaluasi perkembangannya;
2. Pengukuran KPMM sesuai profil Risiko;
3. Pengukuran Risiko Teknologi Informasi;
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 Neto (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;

By the risk mapping and mitigation that has been determined by the Company, during 2022, the Bank has carried out risk management activities as follows:

1. Risk Profile Assessment and evaluation of its progress;
2. KPMM measurement according to the Risk Profile;
3. IT Risk Measurement;
4. Measurement of the Bank's credit portfolio risk;
5. Measurement of stress testing credit risk, market risk (exchange rate risk and interest rate risk), and liquidity risk with scenarios according to OJK regulations and/or best practices, including delivery of mitigation;
6. Monitoring the development of NPL, CKPN, Write Off, and Foreclosed Collateral;
7. Monitoring the implementation of Mark to Market (MtM) for Securities owned by the Bank, including Money Market Transactions, Forex Transactions, Net Open Position (NOP), and Securities exposure;
8. Monitoring the fulfillment of the Minimum Statutory Reserves (GWM), Macroprudential Liquidity Buffer (PLM), and Macroprudential Intermediation Ratio (RIM), including the development of Third Party Funds (DPK) and Bank Liquid Assets;
9. Operational risk at branches/sub-district offices is mitigated to zero and monitors fraud cases at other banks;



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; dan
14. Sosialisasi dan edukasi Budaya Risiko (*Risk Culture*) kepada Kantor Cabang secara berkelanjutan.

Adapun uraian lengkap mengenai manajemen risiko, siklus proses manajemen risiko, potensi risiko, dampak risiko, dan rencana mitigasi risiko dapat dilihat dalam Laporan Tahunan Perseroan Tahun 2022 Bab Tata Kelola Perusahaan.

- **Pengawasan Aktif Dewan Komisaris dan Direksi atas Penerapan Manajemen Risiko**

Memahami risiko-risiko yang dihadapi Bank, Dewan Komisaris dan Direksi senantiasa memberikan arahan, melakukan pengawasan dan mitigasi secara aktif. Dewan Komisaris menjalankan fungsi pengawasan risiko (*risk oversight*) melalui Komite Pemantau Risiko. Direksi menjalankan fungsi kebijakan risiko (*risk policy*) melalui komite eksekutif seperti Komite Manajemen Risiko, *Asset & Liability Committee*, Komite Kredit.

- **Pembiayaan yang Bertanggung Jawab [FN-CB-410a.2]**

Bank senantiasa memperhatikan analisa dampak risiko dan prospek usaha dalam hal penyaluran kredit/pembiayaan. Sebagai wujud dukungan terhadap pembangunan yang berkelanjutan selain mendorong kegiatan berwawasan lingkungan dan meningkatkan kualitas hidup masyarakat, Bank juga melakukan uji tuntas untuk mengetahui apakah penyaluran kredit/pembiayaan tersebut layak dengan mempertimbangkan risiko ekonomi, sosial dan lingkungan. Melalui Komite Kredit, atas dasar Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum, Bank menjalankan tugasnya sebagai berikut:

10. Review and analyze the risks attached to new products or activities;
11. Review and analyze requests for deviation from Branch Offices/Work Units related to applicable internal regulations;
12. Submission of risk mitigation from all monitoring and reviews that have been carried out;
13. Fulfillment of follow-up commitments to OJK; and
14. Dissemination and education of Risk Culture to Branch Offices continuously.

A complete description of risk management, the risk management process cycle, risk potential, risk impact, and risk mitigation plans can be seen in the Company's Annual Report 2022 Chapter Corporate Governance.

- **Active Supervision by the Board of Commissioners and Board of Directors on the Implementation of Risk Management**

Understanding the Bank's risks, the Board of Commissioners and the Board of Directors always provide direction and carry out active monitoring and mitigation. The Board of Commissioners carries out the risk oversight function through the Risk Monitoring Committee. The Board of Directors carries out the risk policy function (*risk oversight*) through executive committees such as the Risk Management Committee, *Asset & Liability Committee*, and Credit Committee.

- **Responsible Financing [FN-CB-410a.2]**

The Bank always pays attention to risk impact analysis and business prospects regarding lending/financing. As a form of support for sustainable development, in addition to encouraging environmentally sound activities and improving the community's quality of life, the Bank also conducts due diligence to determine whether the distribution of credit/financing is feasible by considering economic, social, and environmental risks. Through the Credit Committee, based on the Financial Services Authority Regulation No. 42/POJK.03/2017 concerning Obligations to Prepare and Implement Bank Credit or Financing Policies for Commercial Banks, Banks carry out their duties as follows:



1. Memberikan persetujuan atau penolakan atas usulan-usulan mengenai kredit secara objektif, jujur, cermat, tetap mempertimbangkan risiko serta mitigasinya 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 atas usulan kredit/ pembiayaan 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 yang tidak memenuhi kualitas aset sesuai ketentuan OJK; dan
4. Melakukan koordinasi dengan *Asset and Liabilities Committee* (ALCO) dalam aspek pendanaan perkreditan.

Bank berkomitmen untuk tidak menyalurkan pembiayaan jika dalam analisis risiko ditemukan adanya potensi yang dapat merugikan baik dalam aspek sosial maupun yang menyebabkan pencemaran atau kerusakan lingkungan.

1. Give approval or rejection of proposals regarding credit objectively, honestly, and carefully while still considering the risks and their mitigation and by the provisions contained in the Credit Policy Guidelines, Credit Circular Letter, internal memos, Bank Indonesia regulations, and Financial Services Authority Regulations as well as the applicable laws and regulations, by the Credit Approval Authority Limit (BWMK), granted;
2. Provide recommendations on credit/financing proposals to the Credit Committee, which has a higher BWMK;
3. Refuse requests and influence from parties with interest in credit applicants to provide credit approval that is only a formality in nature and does not meet asset quality according to OJK regulations; and
4. Coordinate with the *Asset and Liabilities Committee* (ALCO) regarding credit funding.

The Bank is committed not to disbursing financing if the risk analysis finds potential to harm both in social aspects and causing pollution or environmental damage.



Pelibatan Pemangku Kepentingan [OJK E.4][GRI 2-29]

Stakeholder Engagement [OJK E.4] [GRI 2-29]

Keberlanjutan usaha Perseroan turut ditentukan oleh keberhasilannya dalam memenuhi tanggung jawab kepada para pemangku kepentingan yang beragam. Bank mendefinisikan pemangku kepentingan sebagai entitas atau individu yang terpengaruh oleh kegiatan, produk, dan jasa Perseroan. Di sisi lain, keberadaan mereka juga mempengaruhi Perseroan dalam mewujudkan keberhasilan penerapan strategi dan pencapaian tujuan. Dengan posisi seperti itu, maka Perseroan terus berupaya untuk membangun hubungan yang harmonis dengan para pemangku kepentingan. Hal itu dilakukan, antara lain, melalui berbagai forum pertemuan yang digelar, baik secara berkala maupun insidental sesuai dengan kebutuhan Perseroan atau atas permintaan pemangku kepentingan.

Selaras dengan itu, Perseroan juga berupaya untuk menyelenggarakan komunikasi yang intensif bersama kelompok-kelompok pemangku kepentingan, dan mengupayakan pelibatan kelompok-kelompok tersebut sesuai dengan harapan masing-masing. Bagi Bank, pelibatan tersebut terbukti sangat membantu Perseroan dalam menerapkan keuangan berkelanjutan selama tahun pelaporan.

Berdasarkan pemetaan yang dilakukan Perseroan, berikut pemangku kepentingan dan metode pelibatan yang dilakukan selama tahun pelaporan:

The sustainability of the Company's business is also determined by its success in fulfilling its responsibilities to various stakeholders. The Bank defines stakeholders as entities or individuals affected by the Company's activities, products, and services. On the other hand, their existence also influences the Company in realizing the success of strategy implementation and achieving goals. With such a position, the Company strives to build harmonious stakeholder relationships. This is done, among others, through various meeting forums that are held, both periodically and incidentally, according to the needs of the Company or at the request of stakeholders.

In line with that, the Company also seeks to organize intensive communication with stakeholder groups and aims to involve them by their respective expectations. For the Bank, this involvement has proven to be very helpful for the Company in implementing sustainable finance during the reporting year.

Based on the mapping carried out by the Company, the followings are the stakeholders, and the method of engagement carried out during the reporting year:



Pemangku Kepentingan dan Dasar Pemilihan <i>Stakeholders and Basis for Selection</i>	Pendekatan Keterlibatan <i>Engagement Approach</i>	Topik Utama/Harapan Pemangku Kepentingan <i>Main Topic/Stakeholder Expectations</i>	Respons Bank <i>Bank Response</i>
Nasabah Customer Kepuasan nasabah menentukan pertumbuhan usaha. <i>Customer satisfaction determines business growth.</i>	- Komunikasi sehari-hari di kantor pusat/cabang. - Layanan <i>call center</i>. - Media sosial. - Survei Kepuasan Nasabah. <i>Daily communication at head office/branches.</i> <i>Call center services.</i> <i>Social media.</i> <i>Customer Satisfaction Survey.</i>	- Kualitas pelayanan. - Kemudahan dan keamanan bertransaksi. - Informasi jasa perbankan yang jelas. <i>Service quality.</i> <i>Ease and security of transactions.</i> <i>Clear banking service information.</i>	- Ragam fasilitas yang memberi kemudahan, keamanan dan kenyamanan dalam bertransaksi. - Layanan <i>Call Center</i>, <i>Contact Center</i> (Graha Call 24 Jam, Graha Chat WA Business, e-mail, media sosial dan Cabang). - Menyediakan sarana informasi via website. - Layanan digital/online (agi digital apps/Corporate Internet Banking). <i>Various facilities that provide convenience, security, and comfort in transactions.</i> <i>Call Center Services, Contact Centers (24-Hour Graha Call, Graha Chat WA Business, e-mail, social media, and Branches).</i> <i>Providing means of information via the website.</i> <i>Digital/online services (agi digital apps/Corporate Internet Banking).</i>
Karyawan Employee Aset Perseroan yang penting dan perlu terus dikelola serta dikembangkan demi pertumbuhan usaha. <i>The Company's assets are important and need to be continuously managed and developed for business growth.</i>	Kegiatan kerja setiap hari/pertemuan berkala. <i>Daily work activities/regular meetings.</i>	- Kesejahteraan karyawan. - Pelatihan dan pengembangan. - Keselamatan dan kesehatan kerja. <i>Employee welfare.</i> <i>Training and development.</i> <i>Occupational Health and Safety.</i>	- Remunerasi, tunjangan dan fasilitas yang baik, di antaranya Jaminan Kesehatan & Keselamatan BPJS serta fasilitas sarana dan prasarana penunjang lainnya. - Memberikan pelatihan dan pengembangan karier. <i>Good remuneration, benefits and facilities, including BPJS Health & Safety Insurance and other supporting facilities and infrastructure.</i> <i>Provide training and career development.</i>
Masyarakat Public Penting untuk menjaga hubungan harmonis dan wujud kepedulian sosial. <i>It is important to maintain harmonious relations and manifest social care.</i>	Komunikasi dan interaksi baik secara formal maupun informal seperti dalam kegiatan CSSR. <i>Communication and interaction both formally and informally as in CSSR activities.</i>	Dampak nyata yang positif bagi ketahanan sosial dan ekonomi masyarakat. <i>A real positive impact on the social and economic resilience of the community.</i>	Kegiatan CSSR meliputi pendidikan, kesehatan, pemberdayaan masyarakat, dan lingkungan. <i>CSSR activities include education, health, community empowerment, and the environment.</i>



Pemangku Kepentingan dan Dasar Pemilihan <i>Stakeholders and Basis for Selection</i>	Pendekatan Keterlibatan <i>Engagement Approach</i>	Topik Utama/Harapan Pemangku Kepentingan <i>Main Topic/Stakeholder Expectations</i>	Respons Bank <i>Bank Response</i>
Pemerintah Government Sebagai regulator kegiatan usaha, Bank senantiasa memperhatikan setiap ketentuan yang berlaku. <i>As a regulator of business activities, the Bank always pays attention to every applicable regulation.</i>	- Pertemuan dan komunikasi saat pemenuhan dan sosialisasi peraturan. - Kegiatan bersama terkait CSSR. <i>Meetings and communication during compliance and socialization of regulations.</i> <i>Joint activities related to CSSR.</i>	Kepatuhan dan Kontribusi ekonomi sosial lingkungan demi mewujudkan pembangunan berkelanjutan. <i>Compliance and environmental social economic contribution to achieve sustainable development.</i>	- Pemenuhan kewajiban terhadap regulator seperti pembuatan RAKB, Laporan Keberlanjutan dan kepatuhan lainnya. - Pembiayaan untuk mendukung pembangunan dan pertumbuhan ekonomi. - Pelaksanaan tanggung jawab sosial dan lingkungan. <i>Fulfillment of obligations to regulators such as preparation of RAKB, Sustainability Reports, and other compliance.</i> <i>Financing to support the development and economic growth.</i> <i>Implementation of social and environmental responsibility.</i>
Pemegang Saham/Investor Shareholders/Investors Organ tertinggi dalam struktur tata kelola yang memiliki hak dan yang berinvestasi mengharapkan imbal hasil. <i>The highest organ in the governance structure with rights and invests expects returns.</i>	RUPS, pertemuan investor lainnya. <i>GMS, other investor meetings.</i>	Keterbukaan informasi dan keuntungan berinvestasi. <i>Disclosure of information and the benefits of investing.</i>	Secara berkala menyediakan laporan yang transparan dan peningkatan kinerja usaha. <i>Periodically provide transparent reports and improve business performance.</i>
Pemasok dan Mitra Usaha Suppliers and Business Partners Mitra kerja penunjang kelancaran operasional. <i>Partners to support smooth operations.</i>	Komunikasi saat proses penawaran, negosiasi, dan pemesanan. <i>Communication during the process of bidding, negotiating, and ordering.</i>	Kemudahan kerja sama dan perlakuan yang sama, memberikan hasil yang memuaskan dan berarti/ bisa dibanggakan. <i>Ease of cooperation and equal treatment, results are satisfying and meaningful/ something to be proud of.</i>	Transparansi prosedur kerja sama, memberi peluang yang sama atas dasar kemampuan, kualitas, dan harga yang kompetitif. <i>Transparency of cooperation procedures, providing equal opportunities based on ability, quality, and competitive prices.</i>

Topik utama di sini merupakan aspirasi dan harapan yang berkembang di tengah pemangku kepentingan, yang kemudian dijadikan sebagai aspek yang bersifat material atau permasalahan yang harus direspons dalam kegiatan usaha Bank.

The main topic here is the aspirations and expectations that develop among stakeholders, which are then used as material aspects or problems that must be addressed in the Bank's business activities.



Kode Etik

Code of Conduct

Kode Etik merupakan acuan tata laksana dan etika kerja bagi seluruh individu Bank dalam berperilaku sesuai dengan aturan dan pemenuhan standar nilai yang ditetapkan dalam rangka penciptaan budaya kerja, perilaku kerja dan etika bisnis sehingga menciptakan nilai tambah bagi Perseroan. Pemahaman yang baik dan diikuti penerapan Kode Etik merupakan salah satu faktor penting dalam pembentukan tata kelola perusahaan yang baik.

• Maksud dan Tujuan

Tujuan dan maksud dari penetapan kode etik Bank Artha Graha Internasional yaitu:

1. Memberikan pemahaman akan prinsip-prinsip GCG dalam budaya perusahaan yang dinyatakan dalam etika dan perilaku bisnis yang sesuai Visi dan Misi Bank;
2. Mendorong seluruh insan Bank Artha Graha Internasional berperilaku sesuai 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.

• Pokok-Pokok Kode Etik

1. Etika Bisnis

- a. 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);

The Code of Ethics is a reference for governance and work ethics for all Bank individuals in behaving by the rules and fulfilling the set value standards to create a work culture, work behavior, and business ethics to create added value for the Company. A good understanding followed by the implementation of the Code of Ethics is essential in establishing good corporate governance.

• Purpose and Objectives

The purpose and intent of establishing the code of ethics of Bank Artha Graha Internasional, that is:

1. *Provide an understanding of GCG principles in the corporate culture as stated in ethics and business behavior by the Vision and Mission of the Bank;*
2. *Encouraging all employees of Bank Artha Graha Internasional to behave according to GCG and corporate cultural values;*
3. *Prevent irregularities or fraud that pose a risk to the Bank's reputation;*
4. *Maintain a commitment to implementing the Bank's Vision and Mission through cultural values in ethics and business behavior;*
5. *Maintaining the Bank's image in the eyes of the public through good Bank performance by taking into account healthy and sustainable business behavior and ethics;*
6. *Provide guidelines in managing conflicts of interest and gratification control; and*
7. *Maintain a harmonious and mutually beneficial relationship with external parties.*

• Principles of the Code of Ethics

1. Business Ethics

- a. *Not leaking or conveying in any way all information known to employees regarding Bank Artha Graha Internasional and its customers to third parties (other people, customers, friends, or family);*



- b. Pada waktu jam kerja dan terlebih lagi sesudah jam kerja, karyawan wajib menjaga semua data dan informasi yang menjadi wewenangnya, 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;
- c. Bila karyawan berhenti bekerja dari Bank Artha Graha Internasional, karyawan wajib menyerahkan semua catatan data, dokumen, buku pedoman, dan surat-surat milik Bank Artha Graha Internasional kepada atasan langsung; serta
- d. 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.

2. Etika Kerja

- a. Karyawan tidak dibenarkan mempunyai ikatan kerja lain, baik secara langsung maupun tidak langsung dengan badan usaha atau usaha perorangan;
- b. Dalam hubungan dengan nasabah atau relasi, setiap karyawan tidak dibenarkan menerima hadiah, berupa barang dan uang yang dapat mengakibatkan berkurangnya objektivitas karyawan dalam mempertimbangkan kepentingan yang diharapkan dari pemberian barang tersebut. Dalam hal karyawan terpaksa menerima pemberian dan sulit sekali menolaknya, maka karyawan yang bersangkutan, melalui atasannya, wajib melaporkan hal tersebut kepada Direksi untuk dicarikan jalan keluar yang sebaik-baiknya;
- c. Pada prinsipnya, setiap karyawan menyadari sepenuhnya bahwa Bank tidak membenarkan seorang atau lebih anggota keluarga karyawan bekerja pada satu Bank yang sama;

- b. *During working hours and especially after working hours, employees must keep all data and information under their authority, including notebooks, data books, reports, etc., and not leave such data and information in open places. So that it can easily be seen or read by other people;*
- c. *If an employee stops working at Bank Artha Graha Internasional, the employee must submit all data records, documents, manuals, and letters belonging to Bank Artha Graha Internasional to their direct supervisor; as well as*
- d. *Even though the employee has resigned from Bank Artha Graha Internasional, the employee is obliged to keep the secrets of Bank Artha Graha Internasional and customers known to other parties the employee.*

2. Work Ethics

- a. *Employees are not justified in having other work ties, either directly or indirectly, with business entities or individual businesses;*
- b. *In dealings with customers or relations, each employee is not justified in receiving gifts in the form of goods and money, which can result in reduced objectivity in considering the expected interests of the assistance of the goods. If an employee is forced to accept a gift and it is tough to refuse it, then the employee concerned, through his superior, is obliged to report the matter to the Board of Directors to find the best way out;*
- c. *In principle, every employee is fully aware that the Bank does not allow one or more employees' family members to work at the same Bank;*



- d. 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
- e. 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.

• 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.

- d. Every employee must have awareness not to commit disgraceful acts, such as falsifying documents and signatures, providing incorrect information to superiors or the Bank, as well as other acts of dishonesty that can harm and damage the name of the Bank, either directly or indirectly; and
- e. Each employee must realize that any violation or conduct of dishonesty regarding the provisions mentioned above is already a strong reason for the employee to accept the action to be taken by the Bank, including terminating the employment relationship and even continuing to process the case to the third party. Authorities, even though they do not have a working relationship.

• Dissemination and Dissemination of the Code of Conducts

Bank Artha Graha Internasional conducts socialization of the code of ethics to all Bank personnel and related parties without exception, both within the Bank and those directly related to the Company's business. The outreach program is carried out by:

1. Convey to all employees and Directors of the Bank via e-mail administrator;
2. Convey at the signing of the Collective Labor Agreement between the prospective employee and the Bank's management;
3. Carry out supervision in each work unit; and
4. Sign the Integrity Pact statement to comply with business ethics.



Kebijakan dan Komitmen Anti Korupsi

Anti Corruption Policy and Commitment

Bank menilai tindakan korupsi merupakan kejahatan luar biasa dan berdampak sangat besar dan merugikan masyarakat dan negara. Oleh karena itu, Perseroan mendukung komitmen pemerintah untuk memberantas korupsi melalui berbagai instansi, seperti Kejaksaan, Kepolisian dan Komisi Pemberantasan Korupsi (KPK). Melalui komitmen tersebut, Perseroan mendorong praktik bisnis yang jujur dan beretika.

Komitmen Bank terhadap anti korupsi dan *anti fraud* diatur dalam Pedoman Kebijakan Perseroan No. 00001.02.3 tanggal 25 Maret 2022 tentang Strategi *Anti Fraud*, yang disosialisasikan secara berkala kepada karyawan baik di Kantor Pusat maupun Cabang termasuk pada karyawan *outsourcing* (*driver*, *office boy* dan *security*). Bagi Perseroan, kebijakan anti korupsi bermanfaat untuk memastikan agar kegiatan usaha Perseroan 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 yang ditetapkan Bank bisa berupa program dan prosedur yang dijalankan untuk mengatasi praktik korupsi, balas jasa (*kickbacks*), *fraud*, suap dan/atau gratifikasi. Adapun lingkup dari kebijakan tersebut menggambarkan pencegahan Perseroan terhadap segala praktik korupsi, baik memberi maupun menerima dari pihak lain. [GRI 3-3]

Setiap tahun, Bank melakukan kegiatan sosialisasi akan pentingnya budaya *anti fraud*, baik terhadap internal Perseroan maupun mitra bisnisnya. Kegiatan ini dilaksanakan bersamaan dengan sosialisasi tentang Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT). Selain itu, setiap karyawan baru akan mendapat materi pembekalan Kode Etik yang di dalamnya terdapat kebijakan *anti fraud* serta menandatangani deklarasi pernyataan *Anti Fraud*.

The Bank considers that acts of corruption are extraordinary crimes and significantly impact and harm the community and the country. Therefore, the Company supports the government's commitment to eradicating corruption through various agencies, such as the prosecutor's office, the police, and the Corruption Eradication Commission (KPK). Through this commitment, the Company encourages honest and ethical business practices.

The Bank's commitment to anti-corruption and anti-fraud is regulated in the Company's Policy Guidelines No. 00001.02.3 dated March 25, 2022, concerning the Anti-Fraud Strategy, which is periodically disseminated to employees at the Head Office and Branches, including outsourced employees (drivers, office assistants, and security). For the Company, the anti-corruption policy is beneficial to ensure that the Company's business activities are carried out legally, prudently, and by the principles of good governance. The policy can be part of the Code of Ethics or in a separate form. Guidelines set by the Bank can be in the form of programs and procedures implemented to address corruption practices, kickbacks, fraud, bribery, and/or gratuities. The scope of this policy describes the Company's prevention of all corrupt practices, both giving and receiving from other parties. [GRI 3-3]

Every year the Bank conducts outreach activities on the importance of an anti fraud culture, both internally to the Company and its business partners. This activity is usually carried out in conjunction with socialization on anti-money laundering and prevention of the financing of terrorism (AML CFT). In addition, each new employee will receive a briefing on the Code of Ethics, including an anti fraud policy and an Anti Fraud statement.



Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT)

Implementation of Anti Money Laundering and Combating the Financing of Terrorism (AML CFT)

Bank menerapkan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) sebagai upaya konkret untuk meningkatkan kewaspadaan terhadap kegiatan yang menjurus kepada perbuatan pencucian uang maupun pendanaan terorisme. Pelaksanaan APU PPT Bank mengacu pada 5 pilar yaitu:

1. Pengawasan Aktif Dewan Komisaris dan Direksi

Fungsi pelaksanaan, pengawasan, serta penerapan APU PPT telah dilakukan oleh pengurus dengan memberikan rekomendasi terhadap Laporan Bulanan dan Triwulan yang disampaikan oleh UKK APU PPT.

2. Kebijakan dan Prosedur

Penerapan program APU PPT tertuang dalam Surat Edaran Operasi No. 138.09.1 tanggal 16 September 2022 tentang Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme yang pelaksanaannya terus dilaksanakan secara bertahap, konsisten, serta berkesinambungan. Pemeriksaan dilaksanakan secara rutin oleh Unit Kerja Khusus 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 terhadap transaksi keuangan nasabah untuk mendeteksi transaksi keuangan mencurigakan; dan
- Pengawasan nasabah berisiko tinggi (*high risk customer*).

3. Pengendalian Internal

Pemeriksaan rutin dilaksanakan oleh Direktorat *Compliance* guna melihat efektivitas pelaksanaan program APU PPT pada kantor cabang. Hasil pemeriksaan disampaikan dalam bentuk Laporan Kepatuhan, dimana setiap temuan akan ditindaklanjuti oleh kantor cabang terkait.

The Bank implements the Anti-Money Laundering and Combating the Financing of Terrorism (AML CFT) program as a concrete effort to increase awareness of activities that lead to acts of money laundering and financing of terrorism. Implementation of AML CFT Bank refers to 5 pillars, namely:

1. Active Supervision by the Board of Commissioners and Board of Directors

The management has implemented, supervised, and implemented AML CFT by providing recommendations on the Monthly and Quarterly Reports submitted by UKK AML CFT.

2. Policies and Procedures

The implementation of the AML CFT program is contained in Operation Circular Letter No. 138.09.1 dated September 16, 2022, concerning Anti-Money Laundering and Prevention of the Financing of Terrorism, the performance of which continues to be carried out in stages, consistently and continuously. Inspections are carried out routinely by the AML CFT Special Work Unit on:

- Numbering of customers' Customer Identification File (CIF) by adhering to a single CIF;*
- Completeness of new customer data in the core banking system and customer data updates;*
- Supervise customer financial transactions to detect suspicious financial transactions; and*
- Supervised high-risk customers (high-risk customers).*

3. Internal Control

The Compliance Directorate performs routine checks to see the effectiveness of implementing the AML CFT program at branch offices. The inspection results are submitted as a Compliance Report, where the relevant branch office will follow up on each finding.



4. Sistem Informasi Manajemen

Bank senantiasa mengembangkan sistem informasi yang dapat mengidentifikasi, menganalisis, 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 dan mengimplementasikan sistem untuk mendukung pelaksanaan APU PPT yang disebut aplikasi APU PPT.

5. Human Capital dan Pelatihan

Bank mengadakan kegiatan sosialisasi dan pelatihan terkait APU PPT bagi seluruh karyawan Kantor Cabang dan Kantor Pusat Non Operasional (KPNO) termasuk karyawan baru secara berkelanjutan sesuai Rencana Bisnis Bank (RBB).

4. Management Information System

The Bank always develops an information system that can identify, analyze, monitor, and provide reports effectively and efficiently. The management information system identifies the characteristics of customers and the patterns of transactions made and then adapts them to internal and external needs. Currently, the Bank already has and implements a system to support the implementation of AML CFT, which is called the AML CFT application.

5. Human Capital and Training

The Bank holds outreach and training activities related to AML CFT for all employees of Branch Offices and Non-Operational Head Offices (KPNO), including new employees, on an ongoing basis, according to the Bank's Business Plan (RBB).



Sistem Pelaporan Pengaduan Pelanggaran [FN-CB-510A.2]

Whistleblowing Reporting System [FN-CB-510A.2]

Perseroan memiliki *Whistleblowing System* (WBS) yang merupakan salah satu bentuk komitmen Bank dalam mendukung penerapan GCG yang baik dan praktik bisnis yang berintegritas. WBS disediakan sebagai saluran komunikasi yang memfasilitasi *whistleblower*/pelapor untuk melaporkan kejadian atau dugaan terkait dengan tindakan *fraud*, di antaranya: penipuan, penggelapan aset, pembocoran informasi, tindak pidana perbankan (tipibank), pelanggaran kebijakan, penyuapan/pinjam-meminjam uang dengan *customer*, pencurian/penggelapan, kecurangan laporan keuangan, aktivitas ilegal, pelanggaran kode etik dan tindakan lain yang dapat dipersamakan dengan *Fraud*, yang melibatkan karyawan Bank dan/atau dengan pihak-pihak terkait yang terjaga kerahasiaan identitas pelapornya.

Pengungkapan pelanggaran dilakukan secara rahasia, anonim, dan mandiri. Setiap laporan yang masuk akan dipelajari, diklasifikasikan dan ditindaklanjuti melalui penyelidikan mendalam berdasarkan fakta-fakta yang diperoleh. Hasil keputusan terhadap terbukti atau tidaknya pelaporan tersebut akan dibuat dan diambil berdasarkan pertimbangan akibat tindakan, derajat kesengajaan, dan motif tindakan.

- **Kebijakan *Whistleblowing System***

Bank mengatur kebijakan *whistleblowing system* sebagaimana yang telah diatur dalam Kebijakan Perseroan tentang Pedoman Penerapan Strategi Anti *Fraud*, dan Penyampaian Laporan Pelanggaran dan *Fraud*.

- **Tujuan *Whistleblowing System***

- a. Mendeteksi dini dan mencegah terjadinya penyimpangan ataupun pelanggaran di lingkungan Bank; serta
- b. Menciptakan iklim kerja yang sehat, terbuka, tulus, jujur, dan bertanggung jawab di lingkungan Bank.

- **Jenis Pelanggaran**

Bentuk pelanggaran yang dapat dilaporkan dan akan ditindaklanjuti oleh Sub Direktorat Anti *Fraud* Bank, yaitu:

1. Kecurangan;
2. Penipuan;
3. Penggelapan Aset;

The Company has a Whistleblowing System (WBS), a form of the Bank's commitment to supporting the implementation of good GCG and business practices with integrity. WBS is provided as a communication channel that facilitates whistleblowers/reporters to report incidents or allegations related to acts of fraud, including fraud, embezzlement of assets, leaking of information, banking crimes, policy violators, bribery/borrowing money with customers, theft/embezzlement, fraudulent financial statements, illegal activities, violations of the code of ethics and other actions that can be equated with fraud, involving Bank employees and/or with related parties whose identity as the reporter is kept confidential.

Disclosure of violations is carried out confidentially, anonymously, and independently. Each incoming report will be studied, classified, and followed up through an in-depth investigation based on the facts obtained. The decision on whether or not the information is proven will be made and taken based on considerations of the consequences of the action, the degree of intention, and the motive for the move.

- ***Whistleblowing System Policy***

The Bank regulates the whistleblowing system policy as stipulated in the Company Policy Guidelines concerning Guidelines for Implementing Anti-Fraud Strategies and Submission of Violation and Fraud Reports.

- ***Purpose of the Whistleblowing System***

- a. *Early detection and prevention of irregularities or violations within the Bank; as well as*
- b. *Creating a healthy, open, sincere, honest, and responsible work climate within the Bank.*

- ***Type of Violation***

Forms of violations that can be reported and will be followed up by Sub Directorate of Anti-Fraud Bank, namely:

1. *Cheating;*
2. *Fraud;*
3. *Embezzlement of Assets;*



4. Pembocoran Informasi;
5. Tindak Pidana Perbankan; dan
6. Tindakan lain yang dapat dipersamakan dengan *fraud*.

Dalam kegiatan operasional keseharian, Bank menerapkan program Strategi Anti Fraud yang berpedoman pada Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 tanggal 19 Desember 2019 perihal Penerapan Strategi Anti Fraud bagi Bank Umum. Bagi Perseroan, setiap pelanggaran atas kebijakan anti korupsi dan *fraud* merupakan hal yang serius dan ditindak tegas sesuai kebijakan dan peraturan yang berlaku, yang terdapat pada Pedoman Penerapan Strategi Anti Fraud No. 00001.02.3, tanggal 25 Maret 2022, dimana kebijakan ini berlaku untuk semua karyawan baik tetap atau kontrak, termasuk Manajemen Bank, Dewan Komisaris, dan Direksi.

Selanjutnya Bank terus meningkatkan kepedulian *Human Capital* (HC) tentang aspek kepatuhan dengan melakukan sosialisasi secara berkesinambungan mengenai Penerapan Strategi Anti Fraud. Adapun Strategi Anti Fraud didukung oleh implementasi 4 (empat) pilar, yaitu (a) Pencegahan; (b) Deteksi; (c) Investigasi, Pelaporan, dan Sanksi; serta (d) Pemantauan, Evaluasi, dan Tindak Lanjut.

Lebih dari itu, komitmen *anti fraud* juga ditunjukkan dengan penyampaian komitmen Deklarasi pernyataan Anti Fraud untuk semua karyawan, yang mencakup di antaranya bersih dari suap, korupsi, kolusi, dan nepotisme (KKN).

• Media Pelaporan

Sub Direktorat Anti Fraud - Direktorat Internal Audit menerima laporan pelanggaran dan *fraud* mengacu kepada Pedoman Kebijakan Perseroan tentang Strategi Anti Fraud. Pelaporan ini dapat disampaikan melalui:

Surat:

Sub Direktorat Anti Fraud,
Gedung Bank Artha Graha Lantai 3,
Jl. Kopi No. 2, Jakarta Barat 11230
E-mail: antifraud@ag.co.id

4. *Leaking of Information*;
5. *Banking Crimes*; and
6. *Other actions that can be equated with fraud*.

The Bank implements the Anti-Fraud Strategy program in daily operational activities, which is guided by the Financial Services Authority Regulation No. 39/POJK.03/2019, dated December 19, 2019, concerning implementing Anti-Fraud Strategy for Commercial Banks. For the Company, any violation of the anti-corruption and fraud policies is a serious matter, and strict action is taken according to the applicable policies and regulations, which are contained in the Guideline for Implementing Anti-Fraud Strategy No. 00001.02.3, dated March 25, 2022, where this policy applies to all employees, either permanent or contract, including Bank Management, the Board of Commissioners and the Board of Directors.

Furthermore, the Bank continues raising awareness of *Human Capital* (HC) regarding the compliance aspect by conducting continuous outreach regarding implementing the Anti-Fraud Strategy. The Anti-Fraud Strategy is supported by the implementation of 4 (four) pillars, namely (a) Prevention; (b) Detection; (c) Investigation, Reporting, and Sanctions; and (d) Monitoring, Evaluation, and Follow Up.

Furthermore, the anti-fraud commitment is also realized by submitting the Anti-Fraud Declaration statement for all employees, which includes being free from bribery, corruption, collusion, and nepotism (KKN).

• Reporting Media

Anti Fraud Sub Directorate: Internal Audit Directorate receives reports of violations and fraud referring to the Company's Policy Guidelines on Anti Fraud Strategy. This report can be submitted via:

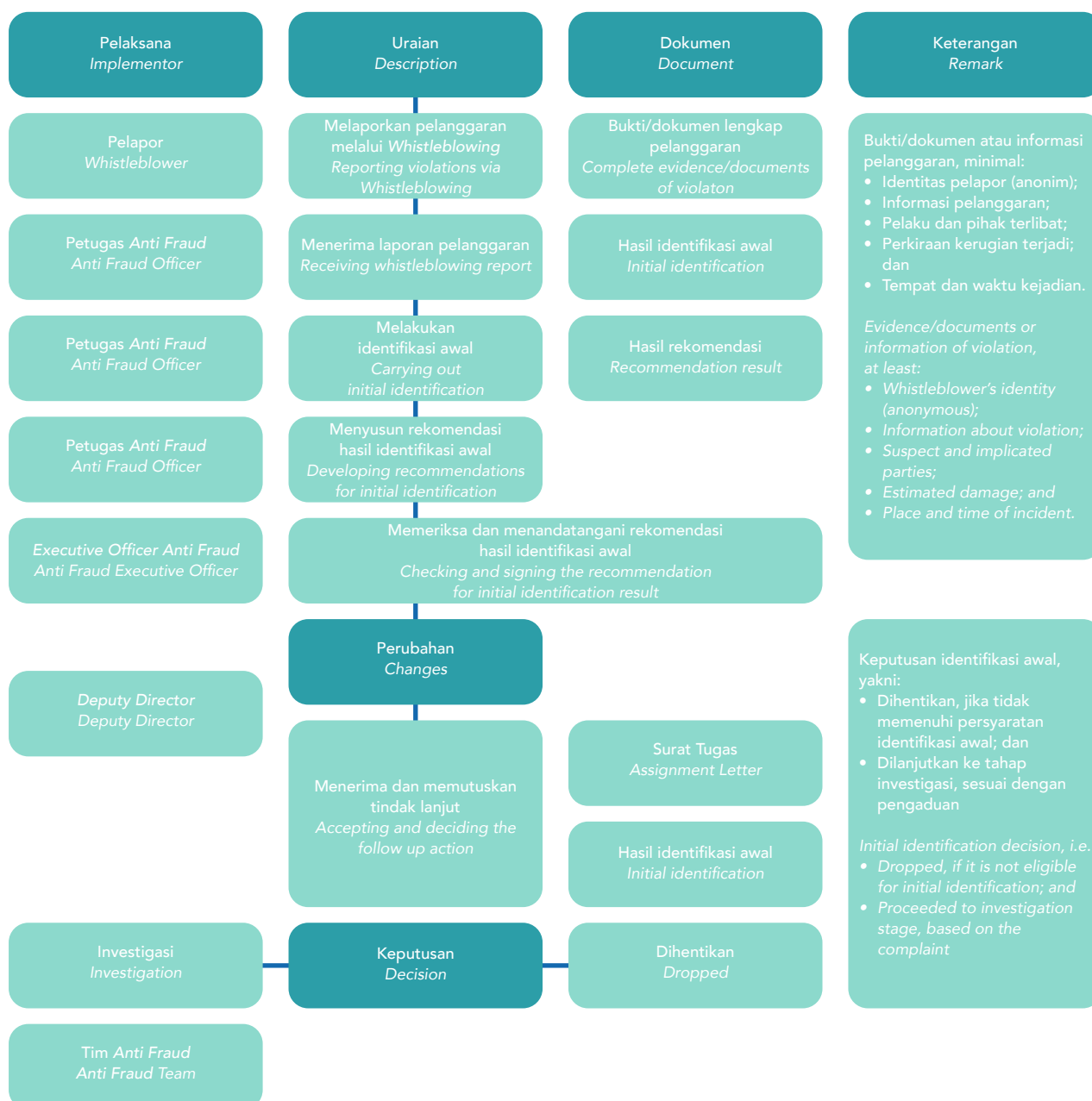
Letter:

Sub Direktorat Anti Fraud,
Bank Artha Graha Building 3th Floor,
Jl. Kopi No. 2, West Jakarta 11230
E-mail: antifraud@ag.co.id



Mekanisme Penyampaian Laporan Pelanggaran

Mechanism for Submission of Violation Reports





- **Pihak yang Mengelola Pengaduan**

Sub Direktorat Anti Fraud adalah pihak yang bertanggung jawab dalam mengelola *whistleblowing system* Bank.

- **Perlindungan bagi Whistleblower**

Bank akan memberikan perlindungan terhadap pelapor yang terbukti kebenarannya, di antaranya:

1. Memberikan jaminan kerahasiaan identitas pelapor dan isi laporan yang disampaikan;
2. Memberikan jaminan perlindungan terhadap perlakuan yang merugikan pelapor; dan
3. Memberikan jaminan perlindungan dari kemungkinan adanya tindakan ancaman, intimidasi, hukuman ataupun tindakan tidak menyenangkan lainnya dari pihak terlapor.

- **Penanganan Pengaduan**

Tahapan penanganan pengaduan yang diterima Bank:

1. Adanya Informasi atas dugaan suatu tindakan *fraud*;
2. Bukti-bukti terkait dengan tindakan yang patut diduga/dicurigai, kemudian dikumpulkan dan dilakukan verifikasi;
3. Melakukan identifikasi awal, serta menyusun rekomendasi atas hasil identifikasi tersebut;
4. Memberikan keputusan tindak lanjut, jika terindikasi *fraud*, maka dilakukan pemeriksaan secara menyeluruh;
5. Melaksanakan identifikasi terkait kelemahan dan penyebab terjadinya *fraud*, serta menentukan langkah selanjutnya termasuk salah satunya memperkuat sistem pengendalian internal Bank; dan
6. Membuat laporan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris.

- **Sosialisasi Whistleblowing System [GRI 205-2]**

Seluruh karyawan dan mitra bisnis Bank wajib menerapkan kebijakan anti korupsi. Sejalan dengan itu, untuk mengefektifkan penerapan *whistleblowing system* pada tahun 2022, Bank melalui Sub Direktorat Anti Fraud telah melaksanakan sosialisasi *anti fraud* ke seluruh kantor cabang/kantor cabang pembantu Bank, termasuk pada karyawan *outsourcing* (*driver, office boy, dan security*).

- **Parties Managing Complaints**

The Anti-Fraud Sub Directorate is the party responsible for managing the Bank's *whistleblowing system*.

- **Protection for Whistleblowers**

The Bank will protect reporters who are proven to be accurate, including:

1. Guarantee the confidentiality of the reporter's identity and the contents of the report submitted;
2. Provide guarantees of protection against treatment that is detrimental to the reporter; and
3. Provide guarantees of protection from the possibility of threats, intimidation, punishment, or other unpleasant actions from the reported party.

- **The Handling of Complaints**

Stages of handling complaints received by the Bank:

1. There is information on suspicion of an act of fraud;
2. Evidence related to actions that should be suspected/suspicious then collected and verified;
3. Conduct initial identification, and prepare recommendations on the results of the identification;
4. Provide follow-up decisions. If fraud is indicated, a thorough examination will be carried out;
5. Carry out identification related to weaknesses and causes of fraud, and determine the next steps, including strengthening the Bank's internal control system; and
6. Make a report to the President Director with a copy to the Board of Commissioners.

- **Dissemination of the Whistleblowing System [GRI 205-2]**

All employees and business partners of the Bank are required to implement anti-corruption policies. In line with that, to streamline the implementation of the *whistleblowing system* in 2022, the Bank through the Anti-Fraud Sub-Directorate has carried out anti-fraud socialization to all branch offices/sub-branch offices/Banks, including outsourced employees (*drivers, office boys, and security*).



• **Jumlah Pengaduan yang Masuk dan Diproses tahun 2022**

Pada tahun 2022, Bank melaporkan tidak terdapat pelaporan dugaan *fraud* yang disampaikan melalui mekanisme *whistleblowing system*.

• **Sanksi/Tindak Lanjut atas Pengaduan yang Telah Selesai Diproses pada Tahun Buku**

Pada tahun 2022, Bank tidak menerima pengaduan pelanggaran. Dalam hal terdapat pengaduan pelanggaran yang masuk dan setelah diinvestigasi terbukti sebagai pelanggaran maka dikenakan sanksi sesuai dengan peraturan yang berlaku. [FN-CB-510a.1]

• **Number of Complaints Received and Processed in 2022**

In 2022, the Bank reported no reports of alleged *fraud* submitted through the *whistleblowing system* mechanism.

• **Sanctions/Follow-up on Complaints That Have Been Completely Processed in the Fiscal Year**

In 2022, the Bank did not receive complaints of violations. If there are complaints of breaches that come in and, after investigation, are proven to be violations, sanctions will be imposed under applicable regulations. [FN-CB-510a.1]

Jumlah Insiden Korupsi [GRI 205-3]

Number of Corruption Incidents [GRI 205-3]

Tindakan Action	Karyawan Employee	Mitra Bisnis Business Partner	Keterangan Description
Surat Peringatan Warning Letter	Nihil Nil	Nihil Nil	Nihil Nil
Pemutusan Hubungan Kerja Work Termination	Nihil Nil	Nihil Nil	Nihil Nil

Bank menilai, kebijakan dan sosialisasi terkait anti-korupsi sudah berjalan baik. Walau demikian, Perseroan terus berkomitmen untuk menjalankan kegiatan usaha secara bersih, transparan, dengan menjunjung tinggi moral dan etika. [GRI 3-3]

The Bank assesses that policies and outreach related to anti-corruption have been going well. However, the Company continues to be committed to carrying out business activities in a clean, transparent manner by upholding morals and ethics. [GRI 3-3]



Etika Usaha dan Tata Perilaku

Business Ethics and Code of Conduct

Pedoman Etika Usaha dan Tata Perilaku Bank Artha Graha Internasional memuat nilai-nilai etika dan tata perilaku sebagai suatu standar beretika dan berperilaku bagi Insan Bank Artha Graha Internasional, yang meliputi:

1. Standar Etika Usaha

Mengatur interaksi Bank dengan Perusahaan, Nasabah, Rekanan (pemasok/suppliers, konsultan, perguruan tinggi, organisasi profesi), Pesaing, Pemegang Saham, Regulator, Mitra Binaan, Stakeholder lainnya.

2. Standar Tata Perilaku

Mengatur sikap dasar individu, etika kerja sama Insan Bank Artha Graha Internasional dengan Perusahaan, etika kerja sesama Insan Bank Artha Graha Internasional, perilaku sebagai atasan, perilaku sebagai bawahan, menjaga kerahasiaan data dan informasi Bank, menjaga aset Bank, menjaga Keselamatan dan Kesehatan Kerja (K3), mencatat data dan pelaporan, menghindari benturan kepentingan dan penyalahgunaan jabatan, kegiatan berpolitik, hadiah, cendera mata, donasi, komisi dan suap, dan penyalahgunaan narkoba dan obat terlarang (narkoba) dan minuman keras.

3. Penerapan dan Penegakan Standar Etika Usaha dan Tata Perilaku

Mengatur tentang organisasi, penegakan etika usaha dan tata perilaku, sanksi pelanggaran etika usaha dan tata perilaku, sosialisasi dan interaksi, serta mekanisme pembaruan/revisi etika usaha dan tata perilaku.

Untuk memastikan Kode Etik diketahui dan dijalankan oleh seluruh Insan Perseroan, Bank telah melaksanakan sosialisasi dan mendistribusikan buku Kode Etik kepada seluruh Insan Perseroan dalam bentuk Buku Saku. Selain itu, seluruh Insan Perseroan menandatangani Surat Pernyataan yang berisi pernyataan tentang kesediaan masing-masing Insan untuk memenuhi semua ketentuan yang tercantum di dalam Pedoman tersebut sebagai wujud komitmen atas kepatuhan tersebut.

The Code of Business Ethics and Code of Conduct for Bank Artha Graha Internasional contains ethical values and a code of conduct as a standard of ethics and behavior for Bank Artha Graha Internasional personnel, which include:

1. Ethical Business Standards

Manage the Bank's interactions with Companies, Customers, Partners (suppliers/suppliers, consultants, universities, professional organizations), Competitors, Shareholders, Regulators, Development Partners, and other Stakeholders.

2. Code of Conduct Standards

Regulating basic individual attitudes, ethics of cooperation between Bank Artha Graha Internasional personnel and the Company, work ethics among Bank Artha Graha Internasional personnel, behavior as superiors, behavior as subordinates, maintaining the confidentiality of Bank data and information, safeguarding Bank assets, maintaining Occupational Safety and Health (OHS), recording data and reporting, avoiding conflicts of interest and abuse of office position, political activities, gifts, souvenirs, donations, commissions, and bribes, and abuse of narcotics and illegal drugs and alcohol.

3. Implementation and Enforcement of Standards of Business Ethics and Code of Conduct

Regulates organization, enforcement of business ethics and code of conduct, sanctions for violating business ethics and code of conduct, outreach, and interaction, as well as mechanisms for updating/revising business ethics and code of conduct.

To ensure that all Company personnel know and implement the Code of Ethics, the Bank has carried out outreach and distributed the Code of Ethics book to all Company personnel in the form of Pocket Books. In addition, all Company personnel signs a Statement containing a statement regarding the willingness of each individual to comply with all the provisions contained in the Guidelines as a form of commitment to compliance.



Budaya Kepatuhan Bank

Bank Compliance Culture

Untuk mendorong terciptanya budaya kepatuhan pada seluruh insan Perseroan, Bank telah menetapkan kebijakan atau ketentuan kepatuhan dalam bentuk dokumen formal tentang Fungsi Kepatuhan yang efektif, baik dalam bentuk Surat Keputusan Direksi maupun Surat Edaran Direksi. Seiring dengan itu, Bank konsisten dalam memastikan kepatuhan terhadap seluruh ketentuan peraturan perundangan yang berlaku dan seluruh perjanjian kerja sama maupun komitmen dengan para pihak, dan peraturan yang relevan terkait dengan produk dan layanan Bank.

Kode Etik berlaku bagi seluruh pengurus, dalam hal ini Dewan Komisaris dan Direksi serta Pegawai, dalam menjalankan setiap aktivitas bisnis Bank dan melakukan interaksi antara Komisaris, Direksi, dan Pegawai dengan seluruh Pemangku Kepentingan. Keberhasilan penerapan Kode Etik merupakan tanggung jawab dari seluruh pimpinan di lingkungan unit kerja masing-masing.

To encourage the creation of a culture of compliance among all Company personnel, the Bank has established compliance policies or provisions in the form of formal documents regarding an adequate Compliance Function, both in the form of Directors Decrees and Directors Circular Letter. Along with that, the Bank consistently ensures compliance with all applicable laws and regulations, all cooperation agreements and commitments with parties, and relevant regulations related to the Bank's products and services.

The Code of Ethics applies to all management, in this case, the Board of Commissioners and Directors and Employees, in carrying out every business activity of the Bank and interacting between Commissioners, Directors, and Employees with all Stakeholders. The successful implementation of the Code of Ethics is the responsibility of all leaders within their respective work units.



Permasalahan terhadap Penerapan Kegiatan Berkelanjutan [OJK E.5]

Problems with the Implementation of Sustainable Activities [OJK E.5]

Bank berkomitmen untuk menerapkan program dan kegiatan yang selaras dengan keuangan berkelanjutan sebagaimana disampaikan dalam Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2022. Selama tahun pelaporan, segenap insan Perseroan telah berupaya secara maksimal melaksanakan program-program dalam RBB dan RAKB tersebut. Dalam pelaksanaan tersebut, secara internal, Bank menghadapi permasalahan berupa pemahaman karyawan terhadap konsep dasar Keuangan Berkelanjutan masih terbatas dan belum merata dan Karyawan belum sensitif terhadap usaha, aktivitas, produk yang berwawasan lingkungan sehingga masih belum dapat “melihat” dan memanfaatkan kesempatan yang ada. Sedangkan secara eksternal, permasalahan yang dihadapi adalah Pembiayaan sesuai prinsip Keuangan Berkelanjutan diakui cukup kompleks dan memerlukan waktu relatif lama dibanding pembiayaan konvensional, salah satu syarat utama pembiayaan “baru” adalah ketersediaan informasi non-finansial (Lingkungan, Sosial dan Tata Kelola - LST).

Menghadapi permasalahan internal, Bank telah merumuskan dan menerapkan solusi terbaik berupa peningkatan pengetahuan melalui pelatihan dan mendorong perilaku sehari-hari yang sesuai prinsip Keuangan Berkelanjutan dalam lingkungan Bank dan meningkatkan sensitivitas dengan mendorong karyawan untuk mengikuti pelatihan, diskusi, dan seminar eksternal sesuai dengan spesialisasi sektor/topik yang diminati. Sedangkan permasalahan eksternal diselesaikan melalui kebijakan strategis berupa peningkatan pengetahuan melalui pelatihan dan diskusi dengan nasabah untuk mengenal tantangan dan kebutuhan mereka. Melalui solusi tersebut, maka Perseroan dapat menekan dan meminimalkan/memitigasi risiko atas adanya tantangan tersebut.

The Bank is committed to implementing programs and activities aligned with sustainable finance as stated in the Bank's Business Plan (RBB) and the 2022 Sustainable Finance Action Plan (RAKB). During the reporting year, all of the Company's personnel have made every effort to optimally implement the programs in the RBB and RAKB. In this implementation, internally, the Bank needs help in the form of employees' understanding of the basic concept of Sustainable Finance, which is still limited and uneven. Employees are not yet sensitive to businesses, activities, and environmentally sound products, so they are still unable to “see” and take advantage of the current opportunities. While externally, the problem faced is that financing according to the principles of Sustainable Finance is recognized as quite complex and requires a relatively long time compared to conventional financing, one of the main requirements for “new” financing is the availability of non-financial information (Social, Environment and Governance - LST).

Facing internal problems, the Bank has formulated and implemented the best solutions in the form of increasing knowledge through training and encouraging daily behavior that is by the principles of Sustainable Finance within the Bank's environment and increasing sensitivity by encouraging employees to attend training, discussions, and external seminars according to sector specialization/ topic of interest. At the same time, external problems are resolved through strategic policies in the form of increasing knowledge through training and discussions with customers to get to know their challenges and needs. Through these solutions, the Company can suppress and minimize/mitigate the risk of these challenges.



06

Terus Bertumbuh dan Semakin Kukuh

*Continue to Grow and
Become Stronger*

Komitmen dan kesungguhan Bank melaksanakan kebijakan-kebijakan strategis bermuara dengan pencapaian kinerja positif pada tahun 2022. Selain itu, Bank juga berhasil mewujudkan target-target dalam Rencana Bisnis Bank Tahun 2022.

The Bank's commitment and determination to implement strategic policies resulted in the achievement of positive performance in 2022. In addition, the Bank also succeeded in realizing the targets in the Bank's 2022 Business Plan.



Sekilas Perekonomian Global dan Nasional

Overview of the Global and National Economy

Perekonomian global selama tahun 2022 mengalami berbagai guncangan dan tantangan. Inflasi yang lebih tinggi dari perkiraan dan persisten, kondisi keuangan yang semakin ketat, perang Rusia melawan Ukraina yang tak kunjung selesai, COVID-19 berkepanjangan, serta ketidaksesuaian penawaran-permintaan semakin memperlambat prospek ekonomi global.

Dengan situasi dan kondisi seperti itu, IMF menahan proyeksi pertumbuhan ekonomi global untuk periode 2022 dan 2023. Mengacu pada *World Economic Outlook* yang dirilis pertengahan Oktober, lembaga internasional tersebut menyatakan *outlook* pertumbuhan ekonomi global kemungkinan melambat menjadi 3,2% pada 2022. Proyeksi tersebut tidak berubah dari perkiraan pada Juli 2022. Sebelumnya, pada Januari 2022, pertumbuhan ekonomi tahun 2022 sempat diproyeksikan mencapai 4,4%.

Di tengah kondisi perekonomian global tahun 2022 yang diproyeksikan mengalami perlambatan, kondisi sebaliknya justru terjadi dengan Indonesia. Hingga triwulan IV tahun 2022, Indonesia mencatatkan pertumbuhan ekonomi yang signifikan. Menurut Badan Pusat Statistik, ekonomi Indonesia pada triwulan IV tahun 2022 terhadap triwulan IV tahun 2021 mengalami pertumbuhan sebesar 5,01% (yoy). Bahkan, data yang ada menunjukkan bahwa pertumbuhan ekonomi triwulan IV tahun 2022 semakin kuat dan menuju ke arah pemulihan. Pertumbuhan sebagaimana disampaikan BPS sejalan dengan prediksi otoritas resmi Kementerian Keuangan yaitu 5,7% secara tahunan, dan 4,7% - 5,5% menurut proyeksi Bank Indonesia.

The global economy during 2022 experienced various shocks and challenges. Higher-than-expected and persistent inflation, tighter financial conditions, Russia's unfinished war against Ukraine, the prolonged COVID-19 pandemic, and the supply-demand mismatch further slowed the global economic outlook.

*Under such circumstances, the IMF is holding back its projections for global economic growth for 2022 and 2023. Referring to the *World Economic Outlook* released in mid-October, the international institution states that the outlook for global economic growth is likely to slow down to 3.2% in 2022. This projection remained as estimated in July 2022. Previously, in January 2022, economic growth 2022 was projected to reach 4.4%.*

The opposite is true for Indonesia in global economic conditions, which are projected to experience a slowdown in 2022. Until the fourth quarter of 2022, Indonesia recorded significant economic growth. According to the Central Statistics Agency, Indonesia's economy in the fourth quarter of 2022, compared to the fourth quarter of 2021, grew by 5.01% (yoy). Existing data shows that economic growth in the third quarter of 2022 is getting stronger and heading towards recovery. Change, as stated by BPS, is in line with the prediction of the official authority of the Ministry of Finance, which is 5.7% on an annual basis, and 4.7% - 5.5% according to Bank Indonesia projections.



Kinerja Industri Perbankan Tahun 2022

Banking Industry Performance in 2022

Pertumbuhan ekonomi Indonesia disusun BPS berdasarkan tingkat pertumbuhan 17 lapangan usaha yang dilaporkan setiap triwulan. Pada triwulan 3 tahun 2022, tercatat 16 lapangan usaha mengalami pertumbuhan, termasuk Jasa Keuangan. Adapun satu lapangan usaha, yaitu Jasa Kesehatan, mengalami kontraksi.

Pertumbuhan industri jasa keuangan dikukuhkan oleh OJK. Hingga September 2022, kinerja intermediasi industri jasa keuangan melanjutkan tren positif seiring masih positifnya kinerja eksternal sebagai dampak tingginya harga komoditas dan terkendalinya pandemi domestik. Penyaluran kredit perbankan tercatat tumbuh 11,00% yoy (Juni 2022: 10,66% yoy). Piutang pembiayaan juga melanjutkan tren perbaikan dan tumbuh positif sebesar 10,68% yoy (Juni 2022: 5,63% yoy). Outstanding penyaluran pinjaman *fintech* tercatat tumbuh sebesar 77,33% yoy menjadi Rp48,74 triliun, relatif menurun dari pertumbuhan Maret 2022 89,67% yoy.

Dari sisi penghimpunan dana dari masyarakat, kinerja penghimpunan dana terpantau cukup baik. Dana Pihak Ketiga (DPK) per September 2022 tumbuh sebesar 6,77% yoy (Juni 2022: 9,13% yoy). OJK juga mencatat bahwa daya tahan sektor jasa keuangan terhadap potensi peningkatan risiko ke depan dinilai masih cukup baik dengan profil risiko yang terjaga pada level yang *manageable*. Hal ini ditunjukkan oleh permodalan lembaga jasa keuangan sampai saat ini masih pada tingkat yang lebih tinggi. Meskipun mengalami sedikit penurunan, *Capital Adequacy Ratio* (CAR) perbankan, *Risk-Based Capital* (RBC) perasuransian, dan *gearing ratio* perusahaan pembiayaan masih jauh berada di atas ketentuan minimum. CAR perbankan per September 2022 tercatat sebesar 25,09%

Sementara itu, dari sisi risiko kredit, rasio *Non-Performing Loan* (NPL) gross dan net perbankan dalam tren menurun, per September 2022 terpantau masing-masing sebesar 2,86% dan 0,80% (Juni 2022: 2,86% dan 0,80%). Rasio NPL ini berada di bawah ketentuan maksimum yang telah ditetapkan dan masih berada pada level yang masih terjaga.

Berdasarkan berbagai parameter di atas, secara umum, OJK menyimpulkan bahwa stabilitas sistem keuangan Indonesia pada September 2022 tetap terjaga dengan kinerja sektor keuangan nasional yang semakin solid. Kondisi itu turut berkontribusi terhadap terus berlanjutnya pemulihan ekonomi di Tanah Air.

Indonesia's economic growth is compiled by BPS based on the growth rates of 17 business fields which are reported quarterly. In the third quarter of 2022, 16 business fields experienced growth, including financial services. Meanwhile, one business field, namely Health Services, experienced a contraction.

The OJK confirmed the growth of the financial services industry. Until September 2022, the intermediation performance of the financial services industry continued a positive trend in line with positive external performance due to high commodity prices and the controlled domestic pandemic. Bank credit distribution grew by 11.00% yoy (June 2022: 10.66% yoy). Financing receivables also continued the improving trend and grew positively by 10.68% yoy (June 2022: 5.63% yoy). Outstanding distribution *fintech* loans were recorded to have increased by 77.33% yoy to IDR48.74 trillion, relatively decreased from March 2022 growth of 89.67% yoy.

Regarding fundraising from the public, the fundraising performance was quite good. As of September 2022, Third Party Funds (DPK) grew by 6.77% yoy (June 2022: 9.13% yoy). OJK also noted that the resilience of the financial services sector to potential increases in future risks is considered to be quite good, with a maintained risk profile at a *manageable* level. This is indicated by the capital of financial service institutions is still at a higher level. Despite experiencing a slight decrease, the *Capital Adequacy Ratio* (CAR) of banking, the *Risk-Based Capital* (RBC) of insurance companies, and the *gearing ratio* of finance companies are still well above the minimum requirement. Banking CAR as of September 2022 was recorded at 25.09%.

Meanwhile, from a credit risk perspective, the gross and net banking *Non-Performing Loan* (NPL) ratios are on a downward trend; as of September 2022, it was observed at 2.86% and 0.80%, respectively (June 2022: 2.86% and 0.80%). This NPL ratio is below the maximum requirement that has been set and is still at a level that is still maintained.

Based on the various parameters above, OJK concluded that the stability of the Indonesian financial system in September 2022 would be maintained with the increasingly solid performance of the national financial sector. This condition has contributed to the continued economic recovery of the country.



Inisiatif dan Kebijakan Strategis Bank Tahun 2022

Bank Strategic Initiatives and Policies for 2022

Bank Artha Graha Internasional sebagai bagian dari pelaku sektor jasa keuangan turut terdampak positif atas pertumbuhan ekonomi Indonesia yang berkelanjutan pada tahun 2022. Hal itu ditunjukkan dengan adanya tren peningkatan kinerja ekonomi sebagaimana disampaikan dalam laporan keuangan tahun pelaporan yang telah diaudit oleh Kantor Akuntan Publik.

Pencapaian tersebut tidak lepas dari ketepatan inisiatif dan kebijakan strategis yang ditetapkan Bank untuk mewujudkan target dan kinerja terbaik dalam Rencana Bisnis Bank (RBB) Tahun 2022. Rencana tersebut disusun berdasarkan evaluasi atas kondisi perekonomian Indonesia tahun 2021 dan prediksi dari berbagai lembaga nasional dan internasional terhadap perekonomian tahun 2022 yang bernada optimis.

Adapun inisiatif dan kebijakan strategis tahun 2022 yang menopang pertumbuhan bisnis Bank selama tahun pelaporan adalah sebagai berikut:

- a. Pengembangan bisnis ke arah *digital banking* mengingat banyaknya keterbatasan *human capital* di *frontliners*, biaya operasional yang tinggi, pergeseran transaksi pembayaran dari *offline* menjadi *online*, pentingnya kolaborasi dengan perusahaan *Fintech* dan *e-Commerce* untuk pendanaan dan juga pembiayaan sektor mikro dan UKM.
- b. Melakukan *cross selling* dan *value chain financing* dengan jaringan usaha yang dimiliki Artha Graha Network dan nasabah/debitur *existing* guna menambah *customer base* Bank. Intensifikasi bisnis menggunakan sistem *closed loop* yang berisiko rendah, melihat besarnya peluang pasar ritel di 2030.
- c. Penambahan *fee based income* melalui provisi komisi, *transactional banking*, *bill payment*, penjualan produk investasi milik pihak ketiga dan juga kolaborasi dengan perusahaan *Fintech Payment* & *e-Commerce*.
- d. Fokus pada pendanaan berbasis *mobile* yang terhubung dengan *e-Commerce*, *fintech*, *bill aggregator* dan *merchant*. Produk pendanaan seperti tabungan, produk investasi, *e-Money*, dan lain-lain.

Bank Artha Graha Internasional, as part of the actors in the financial services sector, has also positively impacted Indonesia's sustainable economic growth in 2022. This is indicated by the trend of increasing economic performance as presented in the financial reports for the reporting year, which a Public Accounting Firm has audited.

This achievement is inseparable from the accuracy of strategic initiatives and policies set by the Bank to achieve the best targets and performance in the 2022 Bank Business Plan (RBB). The plan was developed based on an evaluation of Indonesia's economic conditions in 2021 and optimistic predictions from various national and international institutions for the economy in 2022.

The strategic initiatives and policies for 2022 that support the Bank's business growth during the reporting year are as follows:

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



Untuk mendukung inisiatif dan kebijakan strategis di atas, Bank juga berkolaborasi dengan berbagai pihak ketiga yang berbasis teknologi guna melakukan ekspansi bisnis, baik itu *new customer* maupun transaksional. Aktivitas kerja sama bisnis juga didukung oleh pengembangan metode pembayaran yang lebih beragam untuk dapat digunakan oleh nasabah bank dalam bertransaksi di *channel* mitra. Dalam hal ini, pengembangan produk Open API (*Application Programming Interface*) menjadi alternatif agar lebih mudah berkolaborasi dengan mitra bisnis. Selaras dengan itu, Bank juga melakukan standarisasi Open Banking API melalui BI SNAP agar sesuai dengan kaidah yang telah ditentukan oleh Bank Indonesia. Pengembangan *digital lending* juga merupakan langkah strategis Bank, khususnya untuk ekosistem digital guna meningkatkan portofolio *lending* Bank.

To support the above strategic initiatives and policies, the Bank collaborates with various technology-based third parties to expand the business, including new customers and transactions. Business cooperation activities are also supported by the development of a more diverse payment method to be used by bank customers in making transactions with channel partners. In this case, developing Open API (Application Programming Interface) products is an alternative to make collaboration easier with business partners. In line with that, the Bank also standardized the Open Banking API through BI SNAP to comply with the rules set by Bank Indonesia. The development of digital lending is also a strategic step for the Bank, especially for digital ecosystems, to increase the Bank's lending portfolio.



Kinerja Ekonomi Bank Tahun 2022

Bank Economic Performance in 2022

Bank menyadari bahwa keberhasilan pelaksanaan inisiatif dan kebijakan strategis, termasuk pencapaian target RBB tahun 2022, sangat dipengaruhi oleh dukungan dari para pemangku kepentingan, baik internal maupun eksternal. Oleh karena itu, Bank secara berkala melakukan sosialisasi berbagai kebijakan dan inisiatif strategis tersebut. Kepada pemangku kepentingan internal, Bank memanfaatkan berbagai media dan kesempatan, termasuk saat manajemen melakukan rapat yang terjadwal maupun pertemuan-pertemuan lain yang bersifat insidental. Sementara itu, sosialisasi kepada pemangku kepentingan eksternal, seperti pemerintah, regulator, mitra, pemasok, dan pemangku kepentingan eksternal yang lain dilakukan melalui pengiriman dokumen RBB tahun 2022, penerbitan keterbukaan informasi, *press release*, informasi di situs/website, serta melalui berbagai kegiatan yang diselenggarakan Bank.

Selaras dengan sosialisasi yang dilakukan di atas, manajemen dengan dukungan karyawan menerapkan inisiatif dan kebijakan strategis tersebut secara konsisten. Pelaksanaannya terus dipantau dan dievaluasi sehingga Bank bisa menentukan solusi terbaik apabila ditemukan deviasi atau hambatan di lapangan. Komitmen dan kesungguhan tersebut bermuara dengan pencapaian kinerja positif Bank pada tahun 2022. Selain lebih baik dibanding pencapaian tahun sebelumnya, Bank juga berhasil mewujudkan target-target kinerja dalam RBB tahun 2022 sebagai berikut: [GRI 3-3] [OJK F.2]

Bank's realizes that the successful implementation of strategic initiatives and policies, including the achievement of RBB target in the 2022, greatly influenced by the support of stakeholders, both internal and external. Therefore, the Bank regularly disseminates these various policies and strategic initiatives. For internal stakeholders, Banks take advantage of various media and opportunities, including when management holds scheduled meetings and other incidental meetings. Meanwhile, outreach to external stakeholders, such as the government, regulators, partners, suppliers, and other external stakeholders is carried out through sending RBB 2022 documents, publishing information disclosure, press releases, information on websites, as well as through various activities organized held by Bank.

In line with the socialization carried out above, management, with the support of employees, implements these strategic initiatives and policies consistently. Its implementation is continuously monitored and evaluated so the Bank can determine the best solution if deviations or obstacles are found in the field. This commitment and seriousness led to the Bank's positive performance achievement in 2022. Apart from being better than the previous year's achievements, the Bank also succeeded in realizing the performance targets in the 2022 RBB as follows: [GRI 3-3] [OJK F.2]

Deskripsi Description	2022			2021			2020		
	Realisasi Realization	Target Target	%	Realisasi Realization	Target Target	%	Realisasi Realization	Target Target	%
	1	2	1:2	3	4	3:4	5	6	5:6
LAPORAN POSISI KEUANGAN STATEMENT OF FINANCIAL POSITION									
Total Aset Total Assets	25.437.633	28.018.791	90,79%	26.127.820	26.822.619	97,41%	30.526.965	24.818.767	123,00%
Aset Produktif Earning Assets	18.441.333	21.230.738	86,86%	17.883.047	20.706.085	86,37%	16.217.912	19.415.497	83,53%
Kredit/Pembiayaan Bank Bank Loans/Financing	10.229.770	13.403.756	76,32%	11.479.972	12.677.041	90,56%	12.442.514	12.301.602	101,15%
Dana Pihak Ketiga Third-Party Funds	20.325.078	22.598.394	134,19%	21.005.956	21.520.000	97,61%	25.500.329	20.175.956	126,39%
Pendapatan Operasional Operating Income	1.609.098	1.755.285	91,67%	1.840.751	1.816.055	101,36%	1.803.901	2.271.683	79,41%



Deskripsi Description	2022			2021			2020		
	Realisasi Realization	Target Target	%	Realisasi Realization	Target Target	%	Realisasi Realization	Target Target	%
	1	2	1:2	3	4	3:4	5	6	5:6
Beban Operasional Operating Expenses	1.546.087	1.640.320	94,26%	2.044.662	1.764.692	115,87%	1.761.025	2.231.721	78,91%
Laba Bersih Net Income	54.997	115.679	47,54%	(168.063)	48.148	(349,05%)	21.371	20.158	106,02%
RASIO KINERJA PERFORMANCE RATIO									
Rasio Kecukupan Modal Minimum (KPMM) Minimum Capital Adequacy Ratio (KPMM)	23,31%	24,36%	(1,05%)	21,77%	20,89%	0,88%	16,37%	17,68%	(1,31%)
Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah Terhadap Total Aset Produktif dan Aset Non-Produktif Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non- Earning Assets	6,51%	6,01%	0,50%	8,57%	9,12%	(0,55%)	6,43%	8,29%	(1,86%)
Aset Produktif Bermasalah Terhadap Total Aset Produktif Non-Performing Earning Assets to Total Earning Assets	1,55%	2,07%	(0,52%)	1,95%	3,00%	(1,05%)	2,38%	3,06%	(0,68%)
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif Allowance for Impairment Losses (CKPN) on Financial Assets Against Product Assets	2,93%	3,06%	(0,13%)	3,33%	2,55%	0,78%	1,92%	4,87%	(2,95%)
NPL Gross Gross NPL	2,73%	3,66%	(0,93%)	3,39%	4,89%	(1,50%)	4,58%	4,80%	(0,22%)
NPL Neto Net NPL	0,41%	1,19%	(0,78%)	0,32%	2,96%	(2,64%)	3,14%	1,85%	1,29%
Return on Asset (ROA) Return on Assets (ROA)	0,25%	0,43%	(0,18%)	(0,73%)	0,17%	(0,90%)	0,11%	0,10%	0,01%
Return on Equity (ROE) Return on Equity (ROE)	1,63%	3,15%	(1,52%)	(6,02%)	1,76%	(7,78%)	0,81%	0,76%	0,05%
Net Interest Margin (NIM) Net Interest Margin (NIM)	4,79%	4,00%	0,79%	3,62%	3,23%	0,39%	2,99%	3,62%	(0,63%)
Beban Operasional terhadap Pendapatan Operasional (BOPO) Operating Expenses to Operating Income (BOPO)	96,26%	93,45%	2,81%	111,09%	97,17%	13,92%	97,75%	98,22%	(0,47%)
Loan to Deposit Ratio (LDR) Loan to Deposit Ratio (LDR)	50,33%	59,31%	(8,98%)	54,65%	58,91%	(4,26%)	48,79%	60,97%	(12,18%)

Sesuai tabel di atas, implementasi inisiatif dan kebijakan strategis selama tahun pelaporan sudah berjalan optimal. Hal itu dipengaruhi diperolehnya laba bersih pada tahun 2022 sebesar Rp54,99 miliar. [FN-CB-240a.2]

According to the table above, the implementation of strategic initiatives and policies during the reporting year has optimally. It is influenced by obtained a net profit in 2022 of IDR54.99 billion. [FN-CB-240a.2]



Distribusi Nilai Ekonomi

Distribution of Economic Value

Berdasarkan kinerja ekonomi di atas, maka distribusi nilai ekonomi Bank, yaitu nilai ekonomi langsung yang dihasilkan, nilai ekonomi yang didistribusikan, dan nilai ekonomi yang ditahan, dapat dihitung. Nilai ekonomi langsung yang dihasilkan adalah sejumlah pendapatan yang diperoleh dari hasil kegiatan bisnis Bank. Sedangkan nilai ekonomi yang didistribusikan merupakan sejumlah pengeluaran yang didistribusikan sebagai bentuk kontribusi Bank dalam meningkatkan laju pertumbuhan ekonomi dan kesejahteraan para pemangku kepentingan, seperti pembayaran gaji, pajak, dividen, pembayaran untuk pemasok, maupun realisasi dana untuk masyarakat sebagai salah satu bentuk perwujudan Tanggung Jawab Sosial dan Lingkungan (TJSL), yang diimplementasikan melalui berbagai program Corporate Social Safety Responsibility (CSSR). Adapun nilai ekonomi yang ditahan adalah selisih antara nilai ekonomi yang dihasilkan dikurangi dengan nilai ekonomi yang didistribusikan, yang digunakan untuk pengembangan usaha Bank.

[GRI 3-3, 201-1]

Based on the economic performance above, the distribution of the Bank's economic value, namely the direct economic value generated, the monetary value distributed, and the economic value retained, can be calculated. The immediate economic value generated is the amount of income derived from the results of the Bank's business activities. At the same time, the monetary value distributed is several expenses distributed as a form of the Bank's contribution to increasing the rate of economic growth and welfare of stakeholders, such as payment of salaries, taxes, dividends, gains to suppliers, as well as the realization of funds for the community as a form of Social Responsibility and Environment (TJSL), which is implemented through various Corporate Social Safety Responsibility (CSSR) programs. The retained economic value is the difference between the monetary value generated minus the distributed economic value used to develop the Bank's business. [GRI 3-3, 201-1]

Tabel Distribusi Nilai Ekonomi (Rp Juta)

Table of Distribution of Economic Value (IDR Million)

Deskripsi KUBL (Kegiatan Usaha Berwawasan Lingkungan) Description (In million Rupiah) KUBL (Environmental Based Bussiness Activities)	2022	2021	2020
Nilai Ekonomi Langsung yang Diterima Direct Economic Value Received			
Pendapatan Income	1.625.474	1.855.824	1.808.520
Nilai Ekonomi Langsung yang Didistribusikan Distributed Direct Economic Value			
Biaya Operasi Operating Costs	(429.677)	(356.270)	(357.932)
Biaya Pegawai Employee Costs	(265.404)	(240.331)	(317.883)
Dividen Dividend	-	-	-
Pembayaran kepada Pemerintah (pajak, retribusi dll) Payments to the Government (taxes, levies etc.)	(129.478)	(185.925)	(243.008)
Investasi Sosial (biaya TJSL/CSSR) Social Investment (TJSL/CSSR costs)	(6.744)	(10.083)	(8.132)
Jumlah Nilai Ekonomi Langsung yang didistribusikan Total Distributed Direct Economic Value	(831.303)	(792.609)	(926.955)
Nilai Ekonomi Langsung yang ditahan Retained Direct Economic Value	794.171	1.063.215	881.565



Sebagai bagian dari Lembaga Jasa Keuangan yang ikut serta mendorong pembangunan berkelanjutan, Bank melakukan penyaluran pembiayaan terhadap kegiatan usaha yang masuk ke dalam Kategori Kegiatan Usaha Berkelanjutan (KKUB) sesuai dengan pasal 4 POJK Green Bond yang menjelaskan 11 (sebelas) Kegiatan Usaha Berwawasan Lingkungan (KUBL). Selain ke-11 kategori, ditambahkan 1 (satu) kategori kegiatan usaha berkelanjutan, yaitu kategori Usaha Mikro, Kecil, dan Menengah (UMKM) sebagai perwujudan prinsip Keuangan Berkelanjutan, yaitu prinsip inklusif. Berikut gambaran penyaluran pembiayaan Bank yang sejalan dengan penerapan Keuangan Berkelanjutan:

[FN-CB-410a.1] [FN-CB-240a.3] [FN-CB-240a.4]

As part of the Financial Services Institutions that participate in promoting sustainable development, the Bank distributes financing to business activities that fall into the Sustainable Business Activity Category (KKUB) by article 4 of POJK Green Bond, which explains 11 (eleven) Environmental Based Business Activities (KUBL). In addition to the 11 categories, 1 (one) type of sustainable business activity is added, namely the category of Micro, Small, and Medium Enterprises (UMKM), as an embodiment of the principles of Sustainable Finance, namely the principle of inclusiveness. The following is an overview of the Bank's financing distribution that is in line with the implementation of Sustainable Finance:

[FN-CB-410a.1] [FN-CB-240a.3] [FN-CB-240a.4]

(dalam jutaan Rupiah)
(in million Rupiah)

Uraian/Tahun Description/Year	2022	2021*	2020*
Jenis produk yang memenuhi kriteria kegiatan usaha berkelanjutan Types of products that meet the criteria for sustainable business activities			
a. Penghimpunan Dana Fundraising	0	0	0
b. Penyaluran Dana Distribution of Funds	464.886	749.225	1.036.740
Total Aset Produktif Kegiatan Usaha Berkelanjutan Total Productive Assets of Sustainable Business Activities			
a. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan (Rp) Total Credit/Financing for Sustainable Business Activities (IDR)	464.886	749.225	1.036.740
b. Total Non-Kredit/Non-Pembiayaan Kegiatan Usaha Berkelanjutan (Rp) Total Non-Credit/Non-Financing for Sustainable Business Activities (IDR)	9.764.884	10.729.091	11.405.775
Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/pembiayaan bank (%) Percentage of total credit/financing of sustainable business activities to total bank credit/financing (%)	4,54	6,53	8,33

*disajikan kembali. Sebagaimana data tahun 2022 yang hanya mencakup Pembiayaan Kegiatan Usaha Berkelanjutan atas jenis produk/jasa yang dimiliki Bank, maka pembelian surat berharga yang memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB) pada tahun 2021 dan 2020 tidak dimasukkan dalam kriteria ini.

*represented. As the data for 2022 only includes the Financing of Sustainable Business Activities for the types of products/services owned by the Bank, purchases of securities that meet the Criteria for Sustainable Business Activities (KKUB) in 2021 and 2020 are not included in this criterion.



Deskripsi Description	Satuan Unit	2022			2021			2020		
		Realisasi Realization	Target Target	%	Realisasi Realization	Target Target	%	Realisasi Realization	Target Target	%
		1	2	1:2	3	4	3:4	5	6	5:6
Kinerja Keuangan Inklusif Inclusive Financial Performance										
Penyaluran Kredit terhadap UMKM Financing of Non-Sustainable Business Activities	Rp juta IDR million	399.980	1.162.224	34,42	682.188	1.093.526	62,38	969.752	1.019.367	95,13
Perkembangan Laku Pandai Development of Laku Pandai										
a. Jumlah Agen Number of Agents	Unit	27	55	49	29	5	19	98	108	90
b. Nominal Produk dan/atau Jasa yang Disediakan oleh Agen Nominal Product and/or Service Provided by the Agent	Rp juta IDR million	228,8	280	81	248,5	1.000	24	249,4	575	43
Jumlah Peserta Literasi Keuangan Number of Financial Literacy Participants	Orang Person	522	280	186	518	250	200	533	575	92

Dana Pihak Ketiga Third-Party Funds

Dana Pihak Ketiga (DPK) Bank dihimpun dari masyarakat melalui produk-produk Dana Pihak Ketiga yang terdiri dari tabungan, giro, dan deposito. Pada tahun 2022, terjadi penurunan terhadap Dana Pihak Ketiga Bank menjadi sebesar Rp20.325 miliar, turun Rp681 miliar atau 3,24% dibanding tahun 2021 yang mencapai Rp21.006 miliar. Penurunan ini disebabkan oleh menurunnya deposito sebesar Rp1.639 miliar atau 12,05%.

Bank Third Party Funds (DPK) are collected from the public through Third Party Fund products consisting of savings, current accounts, and time deposits. In 2022, there was a decrease in Bank Third Party Funds to IDR20,325 billion, a decrease of IDR681 billion or 3.24% compared to 2021 which reached IDR21,006 billion. This decrease was due to a decrease in time deposits of IDR1,639 billion or 12.05%.



Kredit Berdasarkan Kategori Kegiatan Usaha Berkelanjutan [FN-CB-240a.1] [OJK F.3]

Credit Based on Sustainable Business Activities Category [FN-CB-240a.1] [OJK F.3]

Bank menyalurkan kredit berkelanjutan meliputi pembiayaan yang termasuk dalam Kategori Kegiatan Usaha Berkelanjutan (KKUB) atau Kegiatan Usaha Berwawasan Lingkungan (KUBL) dan yang tidak termasuk dalam KKUB/KUBL. Pada tahun 2022, dukungan finansial Bank terhadap Kegiatan Usaha Berwawasan Lingkungan (KUBL) adalah Energi Terbarukan (KUBL 1), Efisiensi Energi (KUBL 2), dan Bangunan Hijau (KUBL 10).

Sesuai dengan Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2022, Bank menargetkan pertumbuhan portofolio pembiayaan dan penempatan dana kepada usaha berkelanjutan (KUBL 1 s/d 11) sebesar Rp11,7 miliar atau naik 10% dibanding tahun 2021. Sedangkan portofolio UMKM ditargetkan meningkat sebesar Rp389,5 miliar. Bank tidak menetapkan target berdasarkan KUBL pada tahun pelaporan mengingat dinamika yang sedang berlangsung, di samping ada rencana OJK menerbitkan Taksonomi Hijau pada akhir 2021. Taksonomi Hijau sendiri resmi diterbitkan OJK pada pertengahan Januari 2022. Dalam Taksonomi Hijau, OJK mengkaji 2.733 klasifikasi sektor dan subsektor ekonomi, dimana 919 di antaranya telah dikonfirmasi oleh kementerian terkait.

Adapun target pembiayaan dan penempatan dana untuk pembiayaan KUBL 1 s/d 11 pada tahun 2022 adalah sebesar Rp129 miliar. Per 31 Desember 2022, terealisasi sebesar Rp64,9 miliar atau 50,3% dari target. Adapun target pembiayaan untuk UMKM dialokasikan dana sebesar Rp1.162,2 miliar untuk tahun 2022, dan terealisasi sebesar Rp399,9 miliar atau 34,4% dari target. Hal ini dipengaruhi oleh Bank telah berkontribusi baik melalui pembiayaan maupun penempatan dana dalam pembelian obligasi untuk disalurkan kepada UMKM.

Penyaluran pembiayaan sesuai KUBL selama tahun 2022 di antaranya sebagai berikut:

1. Rp64,9 miliar (KUBL 1 s/d 11)
2. Rp399,9 miliar (KUBL 12/UMKM)

Banks disburses sustainable loans include financing that is included in the Category of Sustainable Business Activities (KKUB) or Environmental Based Business Activities (KUBL) and which are not included in KKUB/KUBL. In 2022, the Bank's financial support for Environmental Based Business Activities (KUBL) was Renewable Energy (KUBL 1), Energy Efficiency (KUBL 2), and Green House (KUBL 10).

By the 2022 Sustainable Finance Action Plan (RAKB), the Bank is targeting growth in its financing portfolio and placement of funds for sustainable businesses (KUBL 1 to 11) of IDR11.7 billion, an increase of 10% compared to 2021. Meanwhile, the UMKM portfolio is targeted to increase by IDR389.5 billion. The Bank does not set targets based on KUBL in the reporting year considering the ongoing dynamics, in addition to OJK's plan to issue a Green Taxonomy at the end of 2021. OJK officially published the Green Taxonomy in mid-January 2022. In Green Taxonomy, OJK reviews 2,733 classifications of economic sectors and sub-sectors, of which the relevant ministries have confirmed 919.

The financing and fund placement target for KUBL 1 to 11 in 2022 was IDR129 billion. As of December 31, 2022, IDR64.9 billion was realized or 50.3% of the target. The financing target for MSMEs was allocated funds of IDR1,162.2 billion for 2022 and realized IDR399.9 billion or 34.4% of the target. This was influenced by the The Bank has contributed both through financing and placement of funds in purchasing bonds to be distributed to MSMEs.

Distribution of financing according to KUBL for 2022 includes the following:

1. IDR64.9 billion (KUBL 1 to 11)
2. IDR399.9 billion (KUBL 12/MSMEs)



Selain menyalurkan pembiayaan sesuai KKUB/KUBL, sepanjang tahun 2022, Bank tidak menyalurkan pembiayaan terhadap kegiatan usaha yang tidak memenuhi kriteria kegiatan usaha berkelanjutan, antara lain:

1. Kegiatan yang melibatkan segala macam bentuk kerja paksa/eksploitasi pada anak di bawah usia 16 tahun;
2. Operasi pembalakan komersial pada hutan basah tropis;
3. Produksi dan perdagangan kayu atau produk kehutanan lainnya dari hutan yang tidak dikelola secara lestari;
4. Produksi atau kegiatan yang mengambil alih kepemilikan lahan dari masyarakat adat/penduduk asli tanpa persetujuan dari masyarakat/penduduk tersebut; dan/atau
5. Produksi atau perdagangan produk atau kegiatan ilegal berdasarkan peraturan Indonesia atau konvensi/kesepakatan internasional termasuk zat perusak lapisan ozon, satwa liar atau produk yang diatur dalam CITES².

Apart from channeling financing according to KKUB/KUBL, throughout 2022, the Bank will not distribute financing to business activities that do not meet the criteria for sustainable business activities, including:

1. *Activities involving all forms of forced labor/ exploitation of children under the age of 16;*
2. *Commercial logging operations in tropical wet forests;*
3. *Production and trading of timber or other forestry products from forests that are not managed sustainably;*
4. *Production or activities that take over ownership of land from indigenous peoples/indigenous people without the consent of said community/residents; and/ or*
5. *Production or trade in illegal products or activities based on Indonesian regulations or international conventions/agreements, including substances that deplete the ozone layer, wildlife, or products regulated in CITES².*



Penyaluran Produk Usaha Mikro, Kecil dan Menengah (UMKM)

Distribution of Micro, Small, and Medium Enterprises (MSMEs) Products

Usaha Mikro, Kecil, dan Menengah (UMKM) merupakan salah satu bagian penting dalam perekonomian Indonesia. Bahkan, UMKM terbukti memiliki daya tahan yang lebih baik saat Indonesia mengalami krisis ekonomi. Lebih dari itu, keberadaan UMKM telah berperan sebagai pelaku utama kegiatan ekonomi, penyedia kesempatan kerja dan penggerak ekonomi daerah serta masyarakat. Untuk itu, Bank berkomitmen meningkatkan penyaluran pembiayaan/pembiayaan untuk sektor UMKM.

Per 31 Desember 2022, dari total pinjaman yang diberikan Bank, tercatat sebesar Rp399,98 miliar disalurkan kepada UMKM. Jumlah itu adalah 3,91% dari total kredit yang diberikan Bank. Rinciannya, sebanyak Rp378,40 miliar atau 3,70% disalurkan kepada pelaku usaha menengah, Rp21,27 miliar atau 0,21% disalurkan kepada pelaku usaha kecil, dan Rp312 juta atau 0,003% disalurkan kepada pelaku mikro. Sementara itu, terkait program/kategori Kredit Usaha Rakyat (KUR), sampai dengan akhir tahun 2022, tercatat *outstanding* sebesar Rp542 juta.

Micro, Small, and Medium Enterprises (MSMEs) are essential to the Indonesian economy. MSMEs had proven to have better resilience when Indonesia experienced an economic crisis. More than that, the existence of MSMEs has played a role as the main actors of economic activity, providers of employment opportunities, and drivers of the regional economy and society. For this reason, the Bank is committed to increasing the distribution of financing/financing for the MSMEs sector.

As of 31 December 2022, out of the total loans provided by the Bank, IDR399.98 billion was disbursed to MSMEs. That amount is 3.91% of the total loans provided by the Bank. In detail, as much as IDR378.40 billion or 3.70% was distributed to medium business actors, IDR21.27 billion or 0.21% was distributed to small business actors, and IDR312 million or 0.003% was distributed to micro actors. Meanwhile, regarding the People's Business Credit (KUR) program/category, until the end of 2022, an outstanding amount of IDR542 million was recorded.

Kontribusi kepada Pembangunan Infrastruktur di Indonesia

Contribution to Infrastructure Development in Indonesia

Bank turut berkontribusi dalam pembangunan infrastruktur di Indonesia melalui pembiayaan proyek-proyek sebagai berikut:

The Bank contributes to infrastructure development in Indonesia by financing the following projects:

Proyek Project	Jumlah (Rp juta) Total (IDR million)	Wilayah Proyek Project Area
Palapa Ring Paket Timur Palapa Ring East Packet	147.561	NTT, Maluku, Papua dan Papua Barat NTT, Maluku, Papua and West Papua
Pembangunan Ruas Tol Pemalang - Batang Construction of the Pemalang - Batang Toll Road	203.477	Pemalang – Batang (Jawa Tengah) Pemalang – Batang (Central Java)
Jumlah Total	351.038	



Portofolio Produk dengan Manfaat Sosial

Product Portfolio with Social Benefits

Bank turut berkontribusi untuk mengatasi *backlog* perumahan di Indonesia dengan membuka akses, khususnya kepada Masyarakat Berpenghasilan Rendah (MBR) untuk dapat memiliki rumah yang mereka impikan, melalui KPR Fasilitas Likuiditas Pembiayaan Perumahan atau FLPP. Dalam pelaksanaannya, program ini dilaksanakan oleh Kementerian Pekerjaan Umum dan Perumahan Rakyat. Kebijakan ini diambil pemerintah sebagai bentuk bantuan dan pemerataan kepemilikan rumah. KPR FLPP dilengkapi dengan syarat pembayaran yang lebih mudah dibanding KPR non-subsidi. KPR FLPP memberikan kemudahan dengan masa tenor yang cukup panjang, angsuran rendah, dan keringanan iuran lainnya.

The Bank contributes to overcoming the housing backlog in Indonesia by opening access, especially for Low-Income Communities (MBR), to own the house they dream of through the KPR Housing Financing Liquidity Facility or FLPP. In practice, this program is implemented by the Minister for Public Works and Human Settlements. The government took this policy as a form of assistance and equal distribution of home ownership. FLPP mortgages are equipped with more accessible payment terms than non-subsidized mortgages. FLPP KPR provides convenience with a reasonably long tenor, low installments, and other fee relief.

Selama tahun 2022, Bank tidak menyalurkan Kredit Pemilikan Rumah (KPR) dalam bentuk Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) dikarenakan kondisi perekonomian secara makro akibat pandemi yang sedang berlangsung, sehingga bank cukup *prudent* dalam penyaluran kredit baru, mengingat masih adanya beberapa sektor ekonomi yang masih terdampak, dan juga belum selarasnya kebijakan penjaminan kredit dalam melakukan mitigasi atas penyaluran tersebut di atas.

During 2022, the Bank did not distribute Home Ownership Loans (KPR) in the form of the Housing Financing Liquidity Facility (FLPP) due to macroeconomic conditions as a result of the ongoing pandemic, so the bank is prudent in channeling new loans, considering that there are still several economic sectors that are still affected, and also the credit guarantee policy has not been harmonized in mitigating the distribution above.

(dalam miliar Rupiah)
(in billion Rupiah)

Jenis Produk Type of Products	Sasaran Target	Total Penghimpunan Dana/ Penyaluran Pembiayaan Total Fund Collection/ Financing Disbursement		
		2022	2021	2020
KPR FLPP	MBR dan Belum memiliki Rumah MBR and Homeless	0	111,90	225,9

Wilayah FLPP FLPP Region	Nominal FLPP (Rp miliar) FLPP Nominal (IDR billion)	
	2022	2021
Jawa Java	0	23,31
Kalimantan Borneo	0	50,19
Kepulauan Riau Riau Islands	0	7,45
Sulawesi Sulawesi	0	19,92
Sumatra Sumatra	0	11,03
Jumlah Total	0	111,90



Kontribusi kepada Negara

Contribution to the State

Pembayaran pajak kepada Pemerintah merupakan wujud nyata Bank dalam mendukung kegiatan pembangunan di Indonesia. Pada tahun 2022, total pembayaran pajak dan retribusi Bank tercatat sebesar Rp129,15 miliar, turun dibandingkan tahun 2021, yang mencapai Rp185,92 miliar.

Payment of taxes to the Government is a concrete manifestation of the Bank in supporting development activities in Indonesia. In 2022, the total payment of bank taxes and levies was recorded at IDR129.15 billion, decrease compared to 2021, which reached IDR185.92 billion.



07

Berkontribusi Maksimal untuk Pemberdayaan Masyarakat

*Maximum Contribution
to Community
Empowerment*

Pelaksanaan CSSR Bank salah satunya diimplementasikan melalui program pelibatan dan pengembangan masyarakat (Community Involvement and Development-CID) yang bertujuan untuk mewujudkan masyarakat yang mandiri dan berkembang.

The Bank's CSSR is implemented through the Community Involvement and Development (CID) program, which aims to create an independent and developed community.



Berkontribusi Maksimal Untuk Pemberdayaan Masyarakat [413-1] [OJK F.25]

Maximum Contribution to Community Empowerment [413-1] [OJK F.25]

Masyarakat di sekitar Bank Artha Graha Internasional beroperasi merupakan salah satu pemangku kepentingan utama. Dukungan mereka terhadap keberadaan Bank turut menentukan keberlangsungan dan masa depan perusahaan. Langkah nyata yang dilakukan Bank untuk mendapatkan dukungan masyarakat antara lain dengan mengoptimalkan dampak positif kehadiran perusahaan. Dampak positif tersebut antara lain Bank membuka lapangan kerja serta membuka kesempatan menjadi mitra/pemasok barang dan jasa.

Komitmen Bank untuk memberikan manfaat kepada masyarakat juga diwujudkan melalui penyelenggaraan berbagai program Tanggung Jawab Sosial dan Lingkungan (TJSL), sebagaimana diatur dalam Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Untuk mengimplementasikan TJSL, Bank telah menyusun berbagai program *Corporate Social Safety Responsibility* (CSSR). Penyediaan lapangan kerja, membuka peluang menjadi mitra/pemasok barang dan jasa, serta menyelenggarakan berbagai program CSSR merupakan upaya Bank untuk memenuhi tanggung jawab terhadap masyarakat. Melalui berbagai upaya tersebut, Bank optimistis akan mampu meraih dukungan dan kepercayaan masyarakat sehingga operasional usahanya berkelanjutan.

Selama tahun 2022, Bank mengeluarkan dana CSSR sebesar Rp6,74 miliar, turun dibandingkan tahun 2021, yang mencapai Rp10,08 miliar. Dalam pelaksanaannya, Bank menunjuk *Corporate Secretary* sebagai penanggung jawab kegiatan CSSR.

The community around which Bank Artha Graha Internasional operates is one of the main stakeholders. Their support for the existence of the Bank also determines the sustainability and future of the company. Concrete steps taken by the Bank to gain community support include optimizing the positive impact of the company's presence. These positive impacts include the Bank opening employment opportunities and opportunities to become partners/suppliers of goods and services.

The Bank's commitment to providing benefits to the community is also realized through implementing various Social and Environmental Responsibility (TJSL) programs, as stipulated in Law No. 40 of 2007 concerning Limited Liability Companies. To implement TJSL, the Bank has prepared various Corporate Social Safety Responsibility (CSSR) programs. Providing employment opportunities, opening opportunities to become partners/suppliers of goods and services, and organizing multiple CSSR programs are the Bank's efforts to fulfill its responsibilities to society. Through these various efforts, the Bank is optimistic that it will gain public support and trust to sustain its business operations.

During 2022, the Bank disbursed CSSR funds of IDR6.74 billion, a decrease compared to 2021, which reached IDR10.08 billion. In practice, the Bank appoints a Corporate Secretary as the person in charge of CSSR activities.



Tujuan Penerapan CSSR

Purpose of Implementing CSSR

Pelaksanaan CSSR Bank Artha Graha Internasional yang terarah, terprogram, dan tepat sasaran ditujukan untuk:

1. Meningkatkan kualitas kehidupan dan lingkungan yang bermanfaat dan kondusif bagi Bank, komunitas setempat, dan masyarakat pada umumnya;
2. Mendukung terjalinnya hubungan Bank yang serasi, seimbang, dan sesuai dengan lingkungan, nilai, norma, dan budaya masyarakat setempat;
3. Memberikan manfaat jangka panjang sebesar-besarnya terhadap kesejahteraan masyarakat;
4. Merupakan wujud nyata kepedulian Bank dalam melaksanakan salah satu fungsi, yaitu sebagai agen pengembangan, yang merupakan bagian dalam penciptaan sistem tata kelola Bank yang baik; dan
5. Tercapainya Visi dan Misi serta Nilai-Nilai Bank.

The implementation of Bank Artha Graha Internasional CSSR, which is directed, programmed, and right on target, is aimed to:

1. *Improving the quality of life and the environment that is beneficial and conducive to the Bank, the local community, and society in general;*
2. *Supporting the establishment of harmonious, balanced, and accordance with the environment, values, norms, and culture of the local community;*
3. *Providing maximum long-term benefits for the welfare of society;*
4. *Is a concrete manifestation of the Bank's concern in carrying out one of its functions, namely as a development agent, which is part of creating a sound Bank governance system; and*
5. *Achievement of the Bank's Vision, Mission, and Values.*

Metode Program CSSR

CSSR Programming Method

Bank Artha Graha Internasional merancang dan melaksanakan program CSSR secara sistematis dan terpadu. Pelaksanaan CSSR dilakukan dengan metode partisipatif, yaitu dengan memberdayakan potensi daerah yang ada agar dapat meningkatkan kemampuan, penghasilan, dan kesejahteraan masyarakat secara berkelanjutan. [GRI 3-3]

Bank Artha Graha Internasional designs and implements the CSSR program in a systematic and integrated manner. The implementation of CSSR is carried out using a participatory method, namely by empowering existing regional potentials so that they can sustainably increase the capacity, income, and welfare of the community.

[GRI 3-3]



Pelaksanaan Kegiatan

Implementation of Activities

Pelaksanaan CSSR Bank Artha Graha Internasional salah satunya diimplementasikan melalui program pelibatan dan pengembangan masyarakat (*Community Involvement and Development/CID*) yang bertujuan untuk mewujudkan masyarakat yang mandiri dan berkembang. Selanjutnya, merujuk Surat Edaran Otoritas Jasa Keuangan Republik Indonesia No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik sebagai pedoman teknis pelaksanaan POJK Keuangan Berkelanjutan, kegiatan TJSL tersebut perlu dikaitkan dengan 17 (tujuh belas) Tujuan Pembangunan Berkelanjutan/TPB (*Sustainable Development Goals/SDGs*) di Indonesia. Sesuai dengan panduan tersebut, kegiatan CSSR sosial masyarakat beserta tautannya dengan TPB selengkapnya selama tahun 2022 adalah sebagai berikut: [GRI 413-1]

One of the implementations of Bank Artha Graha Internasional CSSR is through the *Community Involvement and Development (CID)* program, which aims to create an independent and thriving community. Furthermore, referring to the Financial Services Authority Circular Letter of the Republic of Indonesia No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies as technical guidelines for the implementation of POJK Sustainable Finance, these TJSL activities need to be linked to the 17 (seventeen) Sustainable Development Goals (*Sustainable Development Goals/SDGs*) in Indonesia. Following these guidelines, the complete CSSR activities for the community and their links with SDGs during 2022 are as follows: [GRI 413-1]

Tabel Pelaksanaan TJSL/CSSR dan Tautannya dengan TPB Tahun 2022

Table of TJSL/CSSR Implementation and its Links to the SDGs of 2022

No.	Tanggal & Bulan Date & Month	Lokasi Kegiatan Activities Location	Jenis>Nama Kegiatan Type/Name Activities	Kesesuaian dengan TPB Compliance with SDGs
1	5 Maret 2022 March 5, 2022	Kabupaten Pasaman & Kabupaten Pasaman Barat, Sumatra Barat <i>Pasaman Regency & West Pasaman, West Sumatra</i>	Bantuan untuk korban Gempa Bumi <i>Donations for earthquake victims</i>	TPB ke-2, ke-3 <i>2nd, 3rd SDGs</i>
2	26 Maret 2022 March 26, 2022	Seluruh Cabang Bank Artha Graha Internasional di Indonesia <i>All Branches of Bank Artha Graha Internasional in Indonesia</i>	Kampanye melalui media sosial TikTok, terkait hemat energi dalam rangka Earth Hour <i>Campaign through social media TikTok, related to saving energy in the context of Earth Hour</i>	TPB ke-7, ke-13 <i>7th, 13th SDGs</i>
3	17 April 2022 April 17, 2022	Seluruh Cabang Bank Artha Graha Internasional di Indonesia <i>All Branches of Bank Artha Graha Internasional in Indonesia</i>	Kegiatan Pasar Murah Ramadhan <i>Ramadhan Pasar Murah Activities</i>	TPB ke-2 <i>2nd SDGs</i>
4	27 April 2022 April 27, 2022	Buntet Pesantren <i>Buntet Islamic Boarding School</i>	Pembuatan Gazebo sebagai tempat berkumpul para Kiai, Santri dan Tamu <i>Gazebo making as a gathering place for Kiai, Santri and Guests</i>	TPB ke-4, ke-9, ke-16 <i>4th, 9th, 16th SDGs</i>
5	11 Juli 2022 July 11, 2022	Mesjid Istiqlal Jakarta & Buntet Pesantren Cirebon <i>Jakarta Istiqlal Mosque & Buntet Cirebon Islamic Boarding School</i>	Sumbangan untuk hewan qurban (Idul Adha) <i>Donations for Sacrificial Animals (Eid al-Adha)</i>	TPB ke-2 <i>2nd SDGs</i>



No.	Tanggal & Bulan Date & Month	Lokasi Kegiatan Activities Location	Jenis>Nama Kegiatan Type/Name Activities	Kesesuaian dengan TPB Compliance with SDGs
6	20 Juli 2022 July 20, 2022	Kelompok Tani Sumber Martani, Kelurahan Sumber, Kecamatan Banjarsari Kota Surakarta <i>Tani Sumber Martani Group, Sumber Village, Banjarsari District, Surakarta City</i>	Bantuan sarana dan prasarana pertanian untuk pengembangan budidaya sayur dan buah <i>Assistance with agricultural facilities and infrastructure for the development of vegetable and fruit cultivation</i>	TPB ke-1, ke-2, ke-8, ke-12 <i>1st, 2nd, 8th, 12th SDGs</i>
7	7 September 2022 September 7, 2022	Cabang Bank Artha Graha Internasional di Jakarta, Medan, Samarinda, Makassar, Denpasar, Ambon dan Kupang <i>Bank Artha Graha Internasional branches in Jakarta, Medan, Samarinda, Makassar, Denpasar, Ambon and Kupang</i>	Donor Darah dalam rangka HUT BAGI ke-49 tahun <i>Blood Donation in the context of 49th BAGI Anniversary</i>	TPB ke-3 <i>3rd SDGs</i>
8	9 September 2022 September 9, 2022	Cabang Bank Artha Graha Internasional di Jabodetabekar, Bandung, Solo, Ambon, Kupang dan Kendari <i>Bank Artha Graha Internasional branches in Jabodetabekar, Bandung, Solo, Ambon, Kupang and Kendari</i>	Bantuan sembako gratis kepada masyarakat yang tidak mampu akibat dampak kenaikan harga BBM <i>Free basic food assistance to people who can't afford it due to the impact of rising fuel prices</i>	TPB ke-2 <i>2nd SDGs</i>
9	21 November 2022 November 21, 2022	Desa Ciputri, Kecamatan Pacet, Kabupaten Cianjur <i>Ciputri Village, Pacet Ward, Cianjur Regency</i>	Penanaman pohon dalam rangka hari pohon sedunia <i>Tree planting in commemoration of world tree day</i>	TPB ke-13, ke-15 <i>13th, 15th SDGs</i>
10	24 November 2022 November 24, 2022	Kota Cianjur <i>Cianjur City</i>	Bantuan terhadap darurat dan pasca bencana gempa bumi <i>Donations for Emergencies and Post-Earthquake Disasters</i>	TPB ke-2, ke-3 <i>2nd, 3rd SDGs</i>



Program Literasi Keuangan [FN-CB-240a.4]

Financial Literacy Program [FN-CB-240a.4]

Bank Artha Graha Internasional mendukung komitmen pemerintah untuk meningkatkan inklusi keuangan melalui berbagai program dan kegiatan yang diselenggarakan oleh lembaga jasa keuangan, termasuk industri perbankan. Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 76/POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan/atau Masyarakat, literasi keuangan adalah pengetahuan, keterampilan, dan keyakinan, yang mempengaruhi sikap dan perilaku untuk meningkatkan kualitas pengambilan keputusan dan pengelolaan keuangan dalam rangka mencapai kesejahteraan. Adapun inklusi keuangan adalah ketersediaan akses pada berbagai lembaga, produk dan layanan jasa keuangan sesuai dengan kebutuhan dan kemampuan masyarakat dalam rangka meningkatkan kesejahteraan masyarakat. Sementara itu, Peraturan Presiden No. 114 Tahun 2020 tentang Strategi Nasional Keuangan Inklusif (SNKI) menyebutkan bahwa inklusi keuangan adalah sebuah kondisi dimana setiap anggota masyarakat mempunyai akses terhadap berbagai layanan keuangan formal yang berkualitas, tepat waktu, lancar, dan aman dengan biaya terjangkau sesuai dengan kebutuhan dan kemampuan masing-masing.

Untuk mengukur indeks literasi dan inklusi keuangan masyarakat, Otoritas Jasa Keuangan (OJK) kembali menyelenggarakan Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) tahun 2022 pada Juli-September 2022. Survei dilakukan dengan responden di 34 provinsi yang mencakup 76 kota/kabupaten dengan jumlah responden sebanyak 14.634 orang yang berusia antara 15 - 79 tahun. Sebagaimana tahun 2016 dan 2019, SNLIK 2022 juga menggunakan metode, parameter dan indikator yang sama, yaitu indeks literasi keuangan yang terdiri dari parameter pengetahuan, keterampilan, keyakinan, sikap dan perilaku, sementara indeks inklusi keuangan menggunakan parameter penggunaan (usage).

Bank Artha Graha Internasional supports the government's commitment to increase financial inclusion through various programs and activities organized by financial service institutions, including the banking industry. Following the Financial Services Authority Regulation No. 76/POJK.07/2016 concerning Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Public, financial literacy is knowledge, skills, and beliefs which affect attitudes and behavior to improve the quality of decision-making and financial management to achieve prosperity. Financial inclusion is the availability of access to various financial institutions, products, and services according to the needs and capabilities of the community to improve people's welfare. Meanwhile, Presidential Regulation No. 114 of 2020 concerning the National Strategy for Financial Inclusion (SNKI) states that financial inclusion is a condition in which every member of the public has access to a variety of quality, timely, smooth, and safe formal financial services at affordable costs by individual needs and abilities.

To measure community financial literacy and inclusion indexes, the Financial Services Authority (OJK) again conducted the 2022 National Financial Literacy and Inclusion Survey (SNLIK) in July to September 2022. The survey was conducted with respondents in 34 provinces covering 76 cities/regencies, with the number of respondents as many as 14,634 people aged between 15-79 years. As in 2016 and 2019, SNLIK 2022 uses the same methods, parameters, and indicators. The financial literacy index consists of parameters of knowledge, skills, beliefs, attitudes, and behavior, while the financial inclusion index uses usage parameters.



Merujuk hasil SNLIK 2022, indeks literasi keuangan masyarakat tercatat sebesar 49,68%, naik dibanding tahun 2019 yang hanya 38,03%. Sementara itu, indeks inklusi keuangan mencapai 85,10%, naik dibanding hasil survei tahun 2019 yang mencapai 76,19%. Hasil survei menunjukkan bahwa gap antara tingkat literasi dan tingkat inklusi semakin menurun, dari 38,16% pada tahun 2019 menjadi 35,42% pada tahun 2022. Indeks inklusi keuangan merujuk survei SNLIK 2022 tersebut semakin mendekati target sebesar 90% yang ditetapkan pemerintah sebagaimana disampaikan dalam Peraturan Presiden Nomor 114 Tahun 2020 tentang Strategi Nasional Keuangan Inklusif (SNKI).

Peningkatan indeks literasi dan inklusi keuangan tak lepas dari kontribusi para pelaku industri perbankan, termasuk Bank Artha Graha Internasional. Selama tahun 2022, Bank turut mendukung peningkatan indeks literasi dan inklusi keuangan melalui berbagai program antara lain Sosialisasi *Digital Apps* di Yayasan masjid Cheng Hoo Surabaya (8 Juli 2022), Kantin Karyawan PT Keramik Diamond Industries Surabaya (14 Juli 2022), Wyndham Hotel Surabaya (15 Juli 2022), Vaksinasi Pasar Turi Surabaya (28 Juli 2022), Warehouse CV Cakrawala Sidoarjo (2 Agustus 2022), Warehouse CV Piala Tirta Surabaya (3 Agustus 2022), MAKODIM Surabaya Utara (16 Agustus 2022), Stadion KODAM BRAWIJAYA (17-30 Agustus 2022), SMPK VINCENTIUS Surabaya (14 Agustus 2022), Lokasi Kebun Binatang Surabaya (22 September 2022), Sosialisasi Gerakan Menabung dan Pengelolaan Keuangan di Bank yang dilakukan di Cirebon (25 Maret 2022), Sosialisasi Tabungan Pelajar pada kegiatan Lomba Gerak Jalan, Pasar Seni dan Budaya di Subang Jawa Barat (1-5 Maret 2022) serta Kompetisi "Story Telling" Bahasa Inggris dengan tema Menabung untuk Pelajar di Cipanas (30 September 2022).

Referring to the 2022 SNLIK results, the public financial literacy index was recorded at 49.68%, an increase from 2019, which was only 38.03%. Meanwhile, the financial inclusion index reached 85.10%, an increase compared to the results of the 2019 survey, which gained 76.19%. The survey results show that the gap between literacy and inclusion levels is decreasing, from 38.16% in 2019 to 35.42% in 2022. The financial inclusion index referring to the 2022 SNLIK survey is getting closer to the target of 90% set by the government as stated in Presidential Regulation Number 114 of 2020 concerning the National Strategy for Financial Inclusion (SNKI).

The increase in financial literacy and inclusion indexes cannot be separated from the contributions of banking industry actors, including Bank Artha Graha Internasional. During 2022, the Bank also supports increasing the financial literacy and inclusion index through various programs including Socialization of Digital Apps at the Cheng Hoo Surabaya Mosque Foundation (July 8, 2022), Employee Canteen of PT Keramik Diamond Industries Surabaya (July 14, 2022), Wyndham Hotel Surabaya (July 15, 2022), Vaccination for Pasar Turi Surabaya (July 28, 2022), Warehouse CV Cakrawala Sidoarjo (August 2, 2022), Warehouse CV Piala Tirta Surabaya (August 3, 2022), MAKODIM North Surabaya (August 16, 2022), KODAM BRAWIJAYA Stadion (August 17-30, 2022), SMPK VINCENTIUS Surabaya (August 14, 2022), Location of the Surabaya Zoo (September 22, 2022), Socialization of the Movement for Savings and Financial Management in Banks conducted in Cirebon (March 25, 2022), Socialization of Student Savings during walking competition, Arts and Culture Market in Subang, West Java (March 1-5, 2022) and an English "Story Telling" Competition with the theme Saving for Students in Cipanas (September 30, 2022).



Pengaduan Masyarakat [OJK F.24]

Public Complaints [OJK F.24]

Bank Artha Graha Internasional berupaya semaksimal mungkin agar keberadaannya membawa manfaat sebesar-besarnya bagi masyarakat di sekitar perusahaan beroperasi. Dengan demikian, Bank meyakini keberadaannya tidak membawa dampak negatif bagi masyarakat. Terlebih lagi, kegiatan usaha Bank yang tersebar melalui kantor cabangnya di seluruh Indonesia lebih banyak melakukan aktivitas administrasi perbankan di dalam gedung atau perkantoran. Walau demikian, Bank membuka ruang seluas-luasnya kepada masyarakat jika ada aktivitas atau operasional yang menimbulkan dampak di tengah masyarakat melalui Kantor Cabang Bank Artha Graha Internasional terdekat atau dapat menghubungi Graha Call pada nomor 0800-191-8880 dan Graha Chat pada nomor 0811-191-8880.

Per 31 Desember 2022, Bank tidak menerima pengaduan dari masyarakat berkaitan dengan dampak negatif atas keberadaan dan operasional kantor cabang di berbagai wilayah di Indonesia.

Bank Artha Graha Internasional makes every effort so that its presence can bring maximum benefits to the communities around which the company operates. Thus, the Bank believes that its existence will not harm society. Moreover, the Bank's business activities, spread through its branch offices throughout Indonesia, carry out banking administration activities mostly in buildings or offices. However, the Bank opens the amplest space for the public if activities or operations impact the community through the nearest Bank Artha Graha Internasional Branch Office or by contacting Graha Call at 0800-191-8880 and Graha Chat at 0811-191-8880.

As of December 31, 2022, the Bank didn't receive complaints from the public regarding negative impacts on the existence and operations of branch offices in various regions in Indonesia.



**"Nihil kecelakaan membutuhkan
komitmen 100% terhadap
keselamatan."**

*"Zero accident requires 100% commitment to
safety."*



08

Human Capital Penopang Keberlanjutan Terbaik

*Human Capital to Support
Best Sustainability*

Human Capital (HC) merupakan salah satu elemen penting bagi Bank Artha Graha Internasional untuk mewujudkan keberlanjutan dan kesinambungan usaha. Sebagai aset dan investasi untuk masa depan, keberadaan human capital memiliki fungsi untuk meningkatkan produktivitas, menghasilkan layanan profesional dan menghasilkan solusi terbaik berdasarkan pengetahuan, kemampuan dan keterampilan yang dimiliki setiap karyawan di Bank Artha Graha Internasional.

Human Capital (HC) is an important element for Bank Artha Graha Internasional to realize business continuity and continuity. As an asset and investment for the future, the existence of human capital has a function to increase productivity, produce professional services and produce the best solutions based on the knowledge, abilities and skills possessed by every employee at Bank Artha Graha Internasional.



Informasi tentang Karyawan [GRI 2-7] [OJK C.3]

Information about Employees [GRI 2-7] [OJK C.3]

Karyawan merupakan salah satu aset terpenting bagi Perseroan. Keberadaan mereka turut menentukan perkembangan dan kemajuan Bank, terlebih di era persaingan bisnis di industri perbankan yang kian ketat. Bank memerlukan karyawan dengan jumlah sesuai kebutuhan serta memiliki kemampuan dan kapasitas yang mumpuni sesuai bidang kerja yang ditangani.

[GRI 3-3]

Per 31 Desember 2022, Bank memiliki karyawan sebanyak 1.487 orang, terdiri dari karyawan tetap dan kontrak. Jumlah tersebut turun sebanyak 94 orang atau 6,32% dibanding tahun 2021 dengan total karyawan sebanyak 1.581 orang. Penurunan jumlah karyawan dipengaruhi oleh karyawan yang memasuki masa pensiun, meninggal dunia dan mengundurkan diri dari perusahaan. Komposisi keberagaman karyawan selengkapnya disajikan dalam tabel-tabel berikut:

[GRI 405-1]

Employees are one of the essential assets of the company. Their presence also determines the development and progress of the Bank, especially in an era of increasingly fierce business competition in the banking industry. Banks need employees with the number according to needs and have the ability and capacity that is qualified according to the field of work handled.

[GRI 3-3]

As of December 31, 2022, the Bank had 1,487 employees, consisting of permanent and contract employees. This number decreased by 94 people, or 6.32%, compared to 2021, with 1,581 employees. The decrease in the number of employees was affected by employees entering retirement age, passing away, and resigning from the company. The complete composition of employee diversity is presented in the following tables:

[GRI 405-1]

Jumlah Karyawan Berdasarkan Status dan Gender

Number of Employees Based on Status and Gender

Keterangan Descriptions	2022		2021		2020	
	L/M	P/F	L/M	P/F	L/M	P/F
Karyawan Tetap Permanent Employees	646	596	748	682	858	803
Karyawan Kontrak Contract Employees	108	137	63	88	51	75
Jumlah Total	754	733	811	770	909	878
	1.487		1.581		1.787	

L=Laki-laki | P=Perempuan
M=Male | F=Female



Jumlah Karyawan Berdasarkan Lokasi Kerja dan Gender

Number of Employees Based on Work Location and Gender

Keterangan Descriptions	2022		2021		2020	
	L/M	P/F	L/M	P/F	L/M	P/F
Wilayah Jakarta Jakarta Region	471	418	481	397	536	461
Wilayah Sumatra Sumatra Region	65	63	83	72	104	83
Wilayah Jawa Barat West Java Region	75	75	80	99	83	103
Wilayah Jawa Tengah & DI Yogyakarta Central Java & DI Yogyakarta Region	13	24	14	29	19	36
Wilayah Jawa Timur East Java Region	27	23	29	26	33	37
Indonesia Timur dan Indonesia Tengah East Indonesian and Central Indonesian Region	103	130	124	147	134	158
Jumlah <i>Total</i>	754	733	811	770	909	878
	1.487		1.581		1.787	

L=Laki-laki | P=Perempuan

M=Male | F=Female

Jumlah Karyawan Berdasarkan Tingkat Pendidikan dan Gender

Number of Employees Based on Education Level and Gender

Keterangan Descriptions	2022		2021		2020	
	L/M	P/F	L/M	P/F	L/M	P/F
≤SMA ≤ Senior High School	117	26	130	31	168	52
Diploma - III Diploma - III	89	121	107	138	127	160
Sarjana Bachelor	518	564	544	581	578	645
Pascasarjana Magister	29	22	29	20	35	21
Doktoral Doctorate	1	-	1	-	1	-
Jumlah <i>Total</i>	754	733	811	770	909	878
	1.487		1.581		1.787	

L=Laki-laki | P=Perempuan

M=Male | F=Female

Jumlah dan Komposisi Karyawan Berdasarkan Jenis Kelamin

Number and Composition of Employees Based on Gender

Gender Gender	2022		2021		2020	
	Orang Person	%	Orang Person	%	Orang Person	%
Pria Male	754	50,71	811	51,30	909	50,87
Wanita Female	733	49,29	770	48,70	878	49,13
Jumlah <i>Total</i>	1.487	100	1.581	100	1.787	100



Jumlah Karyawan Berdasarkan Usia

Number of Employees Based on Age

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

Jumlah Karyawan Berdasarkan Jenjang Jabatan

Number of Employees Based on Position Level

Keterangan Descriptions	2022		2021		2020	
	Orang Person	%	Orang Person	%	Orang Person	%
Wakil Presiden Senior Senior Vice President	3	0,20	4	0,25	5	0,28
Wakil Presiden Vice President	6	0,40	3	0,19	4	0,22
Asisten Wakil Presiden Assistant Vice President	17	1,14	12	0,76	13	0,73
Manajer Senior Senior Manager	10	0,67	17	1,07	17	0,95
Pengelola Manager	29	1,95	30	1,90	27	1,51
Asisten Manajer Senior Assistant Senior Manager	69	4,64	61	3,86	78	4,36
Asisten Manajer Assistant Manager	88	5,92	88	5,57	103	5,76
Asisten Manajer Junior Assistant Junior Manager	145	9,75	167	10,56	198	11,08
Petugas Pertama First Officer	517	34,77	597	37,76	712	39,84
Staf Staff	537	36,11	519	32,83	530	29,67
Non-Staf Non-Staff	66	4,44	83	5,25	100	5,60
Jumlah Total	1.487	100	1.581	100	1.787	100



Pekerja Bukan Karyawan [GRI 2-8]

Non-Employee Workers [GRI 2-8]

Selain demografi karyawan seperti di atas, Perseroan juga memiliki pekerja bukan karyawan, yaitu mereka yang bekerja untuk Bank, tetapi tidak dalam hubungan kerja dengan perusahaan, seperti tenaga alih daya dan tenaga magang/relawan, sebagaimana tabel berikut:

In addition to the employee demographics as above, the company also has non-employee workers, namely those who work for the Bank but are not in a working relationship with the company, such as outsourced workers and apprentices/volunteers, as shown in the following table:

Tabel Komposisi Pekerja Bukan Karyawan

Table of Composition of Non-Employee Workers

Status Status	2022	2021	2020
Tenaga alih daya Power Outsourcing	634	621	639
Tenaga magang/relawan Interns/Volunteers	4	0	1
Jumlah Total	638	621	640



Human Capital Penopang Keberlanjutan Terbaik

Human Capital to Support Best Sustainability

Human Capital (HC) merupakan salah satu elemen penting bagi Bank Artha Graha Internasional untuk mewujudkan keberlanjutan dan kesinambungan usaha. Sebagai aset dan investasi untuk masa depan, keberadaan *human capital* memiliki fungsi untuk meningkatkan produktivitas, menghasilkan layanan profesional dan menghasilkan solusi terbaik berdasarkan pengetahuan, kemampuan dan keterampilan yang dimiliki setiap karyawan di Bank Artha Graha Internasional.

Sasaran yang ingin dicapai Bank dalam pengelolaan *human capital* adalah melakukan perampingan organisasi untuk mengurangi birokrasi serta kompleksitas organisasi dan meningkatkan produktivitas karyawan agar Bank dapat bertumbuh *stronger* dan *steady*. Namun, di sisi lain, rekrutmen tenaga muda yang andal terus dilakukan agar budaya organisasi berubah menjadi lebih dinamis, sekaligus dapat mendukung pertumbuhan bisnis Bank di masa depan secara optimal.

Selaras dengan itu, pelaksanaan pelatihan karyawan sesuai dengan kamus kompetensi Bank juga terus dilakukan sejalan dengan program *human capital*, terutama pada sektor bisnis andalan, *selling* dan *cross selling skill*, *entrepreneurship*, analisis kredit, audit, *digital banking*, *business banking*, *sustainable finance*, manajemen risiko, *interpersonal soft skills*, *program character building*, *leadership*, dan lain-lain.

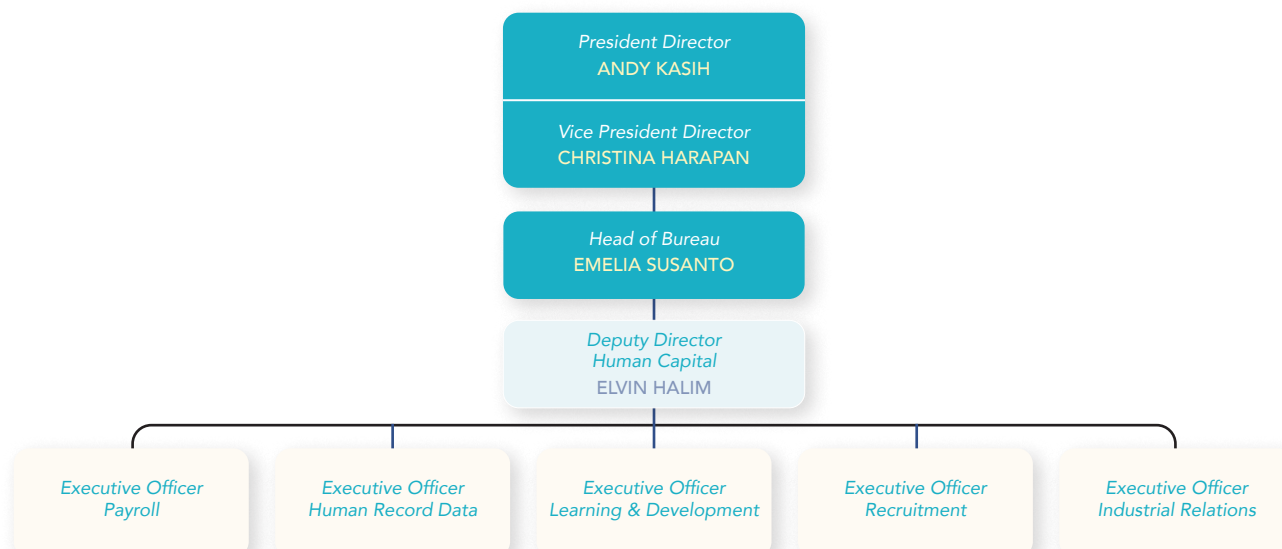
Human Capital (HC) is one of the essential elements for Bank Artha Graha Internasional to realize sustainability and business continuity. As an asset and investment for the future, human capital has a function to increase productivity, produce professional services, and make the best solutions based on the knowledge, abilities, and skills possessed by each personnel at Bank Artha Graha Internasional.

The target the Bank wants to achieve in human capital management is to streamline the organization to reduce bureaucracy and increase employee productivity so that the Bank can grow stronger and steadily. However, on the other hand, the recruitment of reliable young workers continues to be carried out so that the organizational culture changes to become more dynamic while simultaneously supporting the Bank's business growth in the future optimally.

In line with that, the implementation of employee training following the Bank's competency dictionary is also continuously carried out in line with the human capital program, especially in the mainstay business sector, selling and cross-selling skills, entrepreneurship, credit analysis, audit, digital banking, business banking, sustainable finance, risk management, interpersonal soft skills, character building programs, leadership, and others.

Struktur Organisasi Human Capital

Human Capital Organizational Structure





Landasan Kebijakan

Pengelolaan *human capital* di Bank Artha Graha Internasional merujuk berbagai regulasi yang berlaku di Indonesia di antaranya:

1. Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan;
2. Undang-Undang No. 11 Tahun 2020 tentang Cipta Kerja;
3. Undang-Undang Republik Indonesia No. 21 Tahun 2000 tentang Serikat Pekerja/Serikat Buruh;
4. Undang-Undang Republik Indonesia No. 24 Tahun 2011 tentang Badan Penyelenggara Jaminan Sosial;
5. Undang-Undang Presiden Republik Indonesia No. 11 Tahun 1992 tentang Dana Pensiun;
6. Undang-Undang No. 21 Tahun 1999 tentang Pengesahan ILO Convention No. 111 Concerning Discrimination in Respect of Employment and Occupation (Konvensi ILO Mengenai Diskriminasi dalam Pekerjaan dan Jabatan);
7. Undang-Undang Republik Indonesia No. 20 Tahun 1999 tentang Pengesahan ILO Convention No. 138 Concerning Minimum Age for Admission to Employment (Konvensi ILO Mengenai Usia Minimum untuk Diperbolehkan Bekerja);
8. Undang-Undang Republik Indonesia No. 1 Tahun 2000 tentang Pengesahan ILO Convention No. 182 Concerning The Prohibition And Immediate Action for The Elimination of The Worst Forms of Child Labour (Konvensi ILO No. 182 Mengenai Pelarangan dan Tindakan Segera Penghapusan Bentuk-Bentuk Pekerjaan Terburuk untuk Anak);
9. Undang-Undang Republik Indonesia No. 19 Tahun 1999 Tentang Pengesahan ILO Convention No. 105 Concerning The Abolition of Forced Labour (Konvensi ILO Mengenai Penghapusan Kerja Paksa);
10. Peraturan Pemerintah Republik Indonesia No. 35 Tahun 2021 tentang Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja dan Waktu Istirahat, dan Pemutusan Hubungan Kerja;
11. Peraturan Pemerintah Republik Indonesia No. 36 Tahun 2021 tentang Pengupahan;
12. Surat Edaran Menteri Ketenagakerjaan No. B-M/383/ HI.01.00/XI/2021 tentang Penyampaian Data Perekonomian dan Ketenagakerjaan dalam Penetapan Upah Minimum Tahun 2022; dan
13. ILO No. 87 Tahun 1948 tentang kebebasan berserikat dan perlindungan hak berorganisasi.

Policy Foundation

The management of *human capital* at Bank Artha Graha Internasional refers to various regulations that apply in Indonesia, including:

1. Law No. 13 of 2003 concerning Manpower;
2. Law No. 11 of 2020 concerning Job Creation;
3. Law of the Republic of Indonesia No. 21 of 2000 concerning Trade Unions/Labor Unions;
4. Law of the Republic of Indonesia No. 24 of 2011 concerning Social Security Organizing Agency;
5. Law of the President of the Republic of Indonesia No. 11 of 1992 concerning Pension Funds;
6. Law No. 21 of 1999 concerning Ratification of ILO Convention No. 111 Concerning Discrimination in Respect of Employment and Occupation (ILO Convention Concerning Discrimination in Employment and Occupation);
7. Law of the Republic of Indonesia No. 20 of 1999 concerning Ratification of ILO Convention No. 138 Concerning Minimum Age for Admission to Employment;
8. Law of the Republic of Indonesia No. 1 of 2000 concerning Ratification of ILO Convention No. 182 Concerning The Prohibition And Immediate Action for The Elimination of The Worst Forms of Child Labor (ILO Convention No. 182 Concerning the Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labour);
9. Law of the Republic of Indonesia No. 19 of 1999 concerning Ratification of ILO Convention No. 105 Concerning The Abolition of Forced Labor;
10. Government Regulation of the Republic of Indonesia No. 35 of 2021 concerning Work Agreements for Specific Time, Outsourcing, Working Time and Rest Time, and Termination of Employment;
11. The Republic of Indonesia Government Regulation No. 36 of 2021 concerning Wages;
12. Minister of Manpower Circular Letter No. B-M/383/ HI.01.00/XI/2021 concerning Submission of Economic and Labor Data in Setting the 2022 Minimum Wage; and
13. ILO No. 87 of 1948 concerning freedom of association and protection of the right to organize.



Berdasarkan berbagai regulasi di atas, selanjutnya Bank menerbitkan peraturan-peraturan internal untuk mengelola *human capital* antara lain berkaitan dengan seleksi/rekrutmen, manajemen karier, remunerasi, jaminan sosial, pensiun dan sebagainya. Implementasi peraturan internal dan regulasi-regulasi yang berlaku merupakan bentuk kepatuhan Bank terhadap ketentuan-ketentuan di bidang ketenagakerjaan di Indonesia, sekaligus sebagai upaya mewujudkan hubungan industrial yang harmonis. [GRI 3-3]

Menghormati Hak Asasi Manusia dan Menjunjung Tinggi Kesetaraan [OJK F.18, F.19]

Dalam mengelola *human capital*, Bank Artha Graha Internasional senantiasa menghormati Hak Asasi Manusia (HAM) dan menjunjung tinggi kesetaraan. Hak asasi manusia adalah hak dasar yang menjadi hak dan melekat pada semua manusia yang berlaku universal, meliputi di antaranya hak untuk hidup, kebebasan berekspresi, hak untuk bekerja, hak atas jaminan sosial, persamaan di depan hukum dan lain-lain.

Komitmen tersebut di antaranya ditunjukkan dengan kebijakan tidak mempekerjakan anak di bawah umur serta tidak melakukan praktik tenaga kerja paksa di seluruh wilayah operasional. Bank juga menghormati keberagaman dan memastikan adanya perlakuan yang setara tanpa membedakan suku, agama, ras, gender, penyandang disabilitas, sekaligus menentang segala bentuk diskriminasi, baik dalam merekrut karyawan, pemberian fasilitas, pelatihan, pengembangan, dan jenjang karier.

Sesuai dengan prinsip kesetaraan, Bank memberi kesempatan seluas-luasnya bagi seluruh karyawan untuk terus mengembangkan potensi yang dimiliki demi kemajuan Bank. Kesetaraan tersebut tercermin dari keberadaan perempuan yang mengisi posisi-posisi tinggi dan penting, seperti Direktur, Associate Director, dan Deputy Director.

Komitmen Bank dalam menghormati hak asasi manusia dan menjunjung tinggi kesetaraan membawa hasil dengan tidak adanya insiden terkait diskriminasi, pekerja di bawah umur, praktik kerja paksa atau pelanggaran HAM lainnya pada tahun 2022. Dengan demikian, Bank tidak perlu melakukan perbaikan berkaitan dengan topik atau subyek-subyek tersebut. [GRI 406-1, 408-1, 409-1]

Based on the various regulations above, the Bank then issues internal regulations to manage human capital, including selection/recruitment, career management, remuneration, social security, pensions, etc. Implementing internal rules and regulations in force is a form of the Bank's compliance with provisions in the field of employment in Indonesia, as well as an effort to create harmonious industrial relations. [GRI 3-3]

Respect Human Rights and Uphold Equality [OJK F.18, F.19]

In managing human capital, Bank Artha Graha Internasional always respects Human Rights (HAM) and upholds equality. Human rights are fundamental rights to which all humans are entitled and which are universally applicable, including the right to life, freedom of expression, the right to work, the right to social security, equality before the law and others.

This commitment is shown, among other things, by the policy of not employing underage children and not practicing forced labor in all operational areas. The Bank also respects diversity and ensures equal treatment without discriminating against ethnicity, religion, race, gender, and persons with disabilities, as well as opposing all forms of discrimination in recruiting employees and providing facilities, training, development, and career paths.

Following the principle of equality, the Bank provides the most comprehensive opportunity for all employees to continue to develop their potential for the progress of the Bank. This equality is reflected in the presence of women who fill high and essential positions, such as Director, Associate Director, and Deputy Director.

The Bank's commitment to respecting human rights and upholding equality has resulted in no incidents related to discrimination, underage labor, forced labor practices, or other human rights violations in 2022. Thus, the Bank can make improvements related to topics or subjects. [GRI 406-1, 408-1, 409-1]



Rekrutmen dan Turnover Karyawan

[GRI 401-1]

Untuk menjaga kesinambungan usaha jangka panjang, Bank Artha Graha Internasional memerlukan *human capital* yang terampil dan profesional guna menciptakan kinerja unggul. Seiring dengan itu, Bank berupaya menjaga dan mengelola seluruh *human capital* yang dimiliki melalui beragam kebijakan yang menarik, adil dan inklusif, baik dalam hal remunerasi, pelatihan dan pengembangan kompetensi, pengembangan karier, dan fasilitas penunjang lainnya. Bank meyakini, pengelolaan seperti itu akan menjadi daya tarik tersendiri di mata calon tenaga kerja baru yang ingin bergabung.

Per 31 Desember 2022, Bank merekrut karyawan sebanyak 261 orang dengan perincian sebagai berikut:

Tabel Rekrutmen Karyawan Berdasarkan Wilayah Kerja dan Jenis Kelamin Tahun 2020-2022

Keterangan Description	2022		2021		2020	
	L/M	P/F	L/M	P/F	L/M	P/F
Kantor Pusat Head Office	71	35	39	26	20	12
Kantor Cabang Branch Office	76	79	26	42	8	11

Tabel Rekrutmen Karyawan Berdasarkan Wilayah Kerja dan Rentang Usia Tahun 2020-2022

Keterangan Description	2022			2021			2020		
	<30	30-50	>50	<30	30-50	>50	<30	30-50	>50
Kantor Pusat Head Office	69	29	8	43	15	7	20	11	1
Kantor Cabang Branch Office	148	5	2	66	1	1	12	6	1

Employee Recruitment and Turnover

[GRI 401-1]

Bank Artha Graha Internasional requires skilled and professional human capital to maintain long-term business continuity to create superior performance. Along with that, the Bank seeks to maintain and manage all of its human capital through various attractive, fair, and inclusive policies, both in remuneration, competency training and development, career development, and other supporting facilities. The Bank believes that such management will become a unique attraction in the eyes of prospective new workers who want to join.

As of December 31, 2022, the Bank recruited 261 persons with the following details:

Table of Employee Recruitment Based on Work Area and Gender for 2020-2022

Table of Employee Recruitment Based on Work Area and Age Range for 2020-2022



Sementara itu, karyawan yang meninggalkan Bank selama tahun 2022 tercatat sebanyak 353 orang dengan perincian sebagai berikut:

Meanwhile, employees who left the Bank during 2022 were recorded as 353 persons with the following details:

Tabel Karyawan yang Meninggalkan Bank Berdasarkan Rentang Usia Tahun 2020-2022

Table of Employees Leaving the Bank by Age Range in 2020-2022

Usia Age	2022	2021	2020
≤30 tahun <30 years old	112	89	71
31-50 tahun 30-50 years old	145	116	114
≥ 51 tahun > 51 years old	96	135	71
Jumlah Total	353	340	256

Jumlah Komposisi Karyawan yang Meninggalkan Bank Berdasarkan Jenis Kelamin

Total Composition of Employees Leaving the Bank by Gender

Jenis Kelamin Gender	2022	2021	2020
Laki-Laki Male	187	163	129
Perempuan Female	166	177	127
Jumlah Total	353	340	256

Jumlah Komposisi Karyawan yang Meninggalkan Bank Berdasarkan Wilayah

Total Composition of Employees Leaving the Bank by Region

Wilayah Kerja Work Location	2022	2021	2020
Kantor Pusat Head Office	146	124	184
Kantor Cabang Branch Office	207	216	72
Jumlah Total	353	340	256



Berdasarkan data karyawan yang masuk melalui rekrutmen dan keluar/meninggalkan Bank, maka bisa dihitung tingkat *turnover* sebagaimana tabel berikut:

Turnover Karyawan Tahun 2020-2022

Keterangan Description	2022	2021	2020
Jumlah pegawai baru Number of new employees	259	133	51
Jumlah pegawai meninggalkan Bank*) Number of employees leaving the Bank*)	353	340	257
Jumlah pegawai awal tahun Number of employees at the beginning of the year	1.581	1.787	1.993
Jumlah pegawai akhir tahun Number of employees at the end of the year	1.487	1.581	1.787
Tingkat Turnover Turnover Rate	6,13%	12,29%	10,90%

*) Keputusan karyawan untuk meninggalkan Bank secara sukarela (mengundurkan diri dan pensiun dini)

Based on the data of employees who enter through recruitment and leave the Bank, the turnover rate can be calculated as the following table:

Employee Turnover in 2020-2022

*) Employee's decision to voluntarily leave the Bank (resign and retire early)

Untuk menekan tingkat *turnover*, terutama bagi karyawan yang berada dalam kategori usia produktif, Bank telah melakukan berbagai upaya, antara lain terus melakukan rekrutmen karyawan yang memiliki kompetensi sesuai kebutuhan Bank. Bank memberikan kesempatan pada karyawan untuk mengembangkan diri, menambah *skill*, dan wawasan di antaranya dengan memberikan pelatihan-pelatihan khusus, sertifikasi serta *Tour of duty* baik di internal Bank maupun unit-unit usaha lainnya. Selain itu, Bank juga memberikan apresiasi kepada karyawan salah satunya dengan skema insentif bagi karyawan yang mencapai target. [GRI 3-3]

To reduce the turnover rate, especially for employees who are in the productive age category, the Bank has made various efforts, including continuing to recruit employees who have competencies according to the needs of the Bank. The Bank provides opportunities for employees to develop themselves, and add skills and insights, including by providing special training, certification and tour of duty both within the Bank and other business units. In addition, the Bank also gives appreciation to employees, one of which is with an incentive scheme for employees who achieve targets. [GRI 3-3]

Keanekaragaman Karyawan [GRI 405-1]

Seperti dinyatakan di awal bahwa Bank menghormati hak asasi manusia dan memperlakukan atau memberikan kesempatan yang sama kepada seluruh karyawan (calon) tanpa membedakan berdasarkan latar belakang yang bersifat diskriminasi.

Kebijakan memberikan perlakuan yang setara berlaku mulai dari perekrutan karyawan baru, remunerasi, dan tunjangan, pelatihan serta pengembangan karier. Berdasarkan prinsip tersebut, Bank memiliki karyawan dengan keanekaragaman terkait status, jenis kelamin,

Employee Diversity [GRI 405-1]

As stated earlier, the Bank respects human rights and treats or provides equal opportunities to all employees (prospective) without discriminating based on discriminatory backgrounds.

Providing equal treatment applies to recruiting new employees, remuneration and benefits, training, and career development. Based on this principle, the Bank has employees with a diversity of status, gender, age, education, work area, and so on, as presented in the Profile Chapter of



usia, pendidikan, wilayah kerja dan sebagainya, seperti disampaikan pada Bab Profil laporan ini. Adapun rekapitulasi keberagaman karyawan, Dewan Komisaris dan Direksi, disajikan dalam tabel berikut: [GRI 3-3, 405-1]

this report. The recapitulation of the diversity of employees, the Board of Commissioners, and the Board of Directors, is shown in the following table: [GRI 3-3, 405-1]

Tabel Keberagaman Karyawan dan Tata Kelola Tertinggi

Table of Employee Diversity and Highest Governance

Keterangan Description	Unit Unit	2022	2021	2020
Semua karyawan (kecuali Direksi dan Dewan Komisaris) All employees (except the Board of Directors and Board of Commissioners)				
Laki-Laki Male	Orang Person	754	811	909
Perempuan Female	Orang Person	733	770	878
Perempuan (dalam persentase) Female (in percentage)	%	49,29	48,70	49,13
Direksi dan Dewan Komisaris Board of Directors and Board of Commissioners				
Laki-Laki Male	Orang Person	9	9	8
Perempuan Female	Orang Person	2	3	2
Perempuan (dalam persentase) Female (in percentage)	%	18,18	25	20

Remunerasi dan Tunjangan [GRI 202-1, 401-2]

Remuneration and Allowance [GRI 202-1, 401-2]

Bank senantiasa memperhatikan kesejahteraan karyawan demi tercapainya kinerja yang terbaik. Oleh karena itu, berkaitan dengan kebijakan pemberian remunerasi, Bank memberikan yang terbaik dan memperhatikan ketentuan serta peraturan yang berlaku. Hal tersebut penting untuk meningkatkan moral dan produktivitas karyawan, sekaligus menjadi daya tarik bagi calon tenaga kerja baru.

The Bank always pays attention to employee welfare to achieve the best performance. Therefore, concerning the remuneration policy, the Bank provides the best and pays attention to the applicable rules and regulations. This is important for increasing employee morale and productivity, as well as being an attraction for prospective new workers.

Hal yang tak kalah penting, dalam memberikan remunerasi, Bank menerapkan pola penghargaan yang adil dan perlakuan yang sama tanpa diskriminasi kepada seluruh pegawai tanpa membedakan jenis kelamin, suku, ras, agama, warna kulit, dan latar belakang lainnya yang bersifat diskriminasi.

Equally important, in providing remuneration, the Bank applies a pattern of fair rewards and equal treatment without discrimination to all employees regardless of gender, ethnicity, race, religion, skin color, and other discriminatory backgrounds.

Selanjutnya, secara spesifik, berkaitan dengan remunerasi karyawan tetap tingkat terendah pada tahun pelaporan, selain merujuk regulasi ketenagakerjaan secara umum, Bank juga berpedoman pada Surat Edaran Menteri Ketenagakerjaan No. B-M/383/HI.01.00/XI/2021 tentang Penyampaian Data Perekonomian dan Ketenagakerjaan

Furthermore, concerning the lowest level of permanent employee remuneration in the reporting year, in addition to referring to labor regulations in general, the Bank is also guided by the Minister of Manpower Circular Letter No. B-M/383/HI.01.00/XI/2021 concerning Submission of Economic and Employment Data Setting the 2022 Minimum



dalam Penetapan Upah Minimum Tahun 2022. Sesuai dengan pedoman tersebut, remunerasi karyawan tetap dibandingkan dengan Upah Minimum Provinsi (UMP) yang ditetapkan pemerintah selengkapnya adalah sebagai berikut: [GRI 3-3, 202-1]

Wage. Following these guidelines, the remuneration of permanent employees is compared to the Provincial Minimum Wage (UMP) set by the government in full as follows: [GRI 3-3, 202-1]

Tabel Upah Karyawan Tetap Tingkat Terendah Dibanding Upah Minimum Provinsi Tahun 2022

Table of Permanent Employee Wages Lowest Level Compared to the 2022 Provincial Minimum Wage

No.	Daerah Area	Upah Karyawan Golongan Terendah Wages of The Lowest Class of Employees	UMP UMP	Rasio Ratio (%)
1	Ambon	2.667.000	2.667.000	100
2	Balikpapan	3.381.000	3.119.000	108
3	Bandung	3.775.000	3.775.000	100
4	Banjarmasin	3.001.000	3.001.000	100
5	Batam	4.187.000	4.187.000	100
6	Bogor	4.331.000	4.331.000	100
7	Subang	3.065.000	3.065.000	100
8	Cikarang	4.792.000	4.792.000	100
9	Cipanas	4.378.000	4.331.000	101
10	Cirebon	2.350.000	2.305.000	102
11	Denpasar	2.803.000	2.803.000	100
12	Depok	4.378.000	4.378.000	100
13	DKI Jakarta	4.642.000	4.642.000	100
14	Jambi	2.929.000	2.650.000	111
15	Karawang	4.799.000	4.799.000	100
16	Kendari	2.824.000	2.824.000	100
17	Kupang	2.040.000	2.040.000	100
18	Kuta	2.962.000	2.962.000	100
19	Lampung	3.726.000	2.771.000	134
20	Makassar	3.295.000	3.295.000	100



No.	Daerah Area	Upah Karyawan Golongan Terendah Wages of The Lowest Class of Employees	UMP UMP	Rasio Ratio (%)
21	Manado	3.395.000	3.395.000	100
22	Medan	3.371.000	3.371.000	100
23	Palembang	3.290.000	3.290.000	100
24	Pangkal Pinang	3.265.000	3.265.000	100
25	Pekanbaru	3.050.000	3.050.000	100
26	Pontianak	2.704.000	2.580.000	105
27	Samarinda	3.138.000	3.138.000	100
28	Semarang	2.836.000	2.836.000	100
29	Surabaya	4.376.000	4.376.000	100
30	Surakarta (Solo)	2.625.000	2.036.000	129
31	Tangerang Selatan	4.281.000	4.281.000	100
32	Ternate	3.784.000	3.784.000	100

Sesuai tabel di atas terlihat bahwa seluruh upah karyawan tetap tingkat terendah di atas UMP yang ditetapkan oleh masing-masing Pemerintah Daerah setempat.

According to the table above, it can be seen that all permanent employees' wages are at the lowest level above the UMP set by each local government.

Selain memberikan remunerasi secara adil, Bank juga memberikan tunjangan kepada karyawan berdasarkan statusnya sebagai berikut:

In addition to providing fair remuneration, the Bank also offers benefits to employees based on their status as follows:

Tabel Tunjangan Karyawan Berdasarkan Status Tahun 2022

Table of Employee Benefits Based on Status in 2022

Komponen Component	Pegawai Tetap Permanent Employee	Pegawai Kontrak Contract Employees
Gaji Pokok Basic Salary	√	√
THR THR (Holiday Allowance)	√	√
Tunjangan Pajak Tax Benefits	√	√
Tunjangan Jabatan Positional Allowance	√	√
Lembur & Uang Makan Lembur Overtime & Overtime Meal Allowance	√	√
Tunjangan Cuti Istimewa Special Leave Allowance	√	-



Komponen Component	Pegawai Tetap Permanent Employee	Pegawai Kontrak Contract Employees
Bantuan Nikah Marriage Assistance	√	-
Bantuan Duka Grief Aid	√	-
BPJS Tenaga Kerja, Jaminan Pensiun, dan BPJS Kesehatan BPJS Employment, Pension Insurance, and BPJS Health	√	√
Tunjangan Kesehatan Health Benefits	√	√
Pesangon, Penghargaan Masa Kerja Severance, Long Service Award	√	-

Berdasarkan status kepegawaian (tetap/kontrak), Bank memberikan komponen remunerasi dan fasilitas yang berbeda, namun Bank memastikan bahwa hak-hak yang diterima pegawai kontrak telah sesuai dengan standar ketentuan yang berlaku. Berikut Program Kesejahteraan Karyawan Bank Artha Graha Internasional:

- Program Asuransi Rawat Inap Karyawan terdiri atas:
 1. Asuransi Artha Graha General Insurance; dan
 2. Asuransi Mandiri AXA General Insurance.
- Program BPJS Ketenagakerjaan mencakup 4 Program:
 1. JKK: Jaminan Kecelakaan Kerja;
 2. JKM: Jaminan Kematian;
 3. JHT: Jaminan Hari Tua; dan
 4. JP: Jaminan Pensiun.
- Program BPJS Kesehatan.

Based on employment status (permanent/contract), the Bank provides different remuneration components and facilities, but the Bank ensures that the rights received by contract employees are by applicable standards. The following is the Bank Artha Graha Internasional Employee Welfare Program:

- Employee Hospitalization Insurance Program consists of:
 1. Artha Graha General Insurance; and
 2. Mandiri Insurance AXA General Insurance.
- The Employment BPJS Program includes 4 Programs:
 1. JKK: Work Accident Insurance;
 2. JKM: Death Guarantee;
 3. JHT: Old Age Guarantee; and
 4. JP: Pension Guarantee.
- Health BPJS program.

Cuti Parental

Bank Artha Graha Internasional menjunjung tinggi hak-hak normatif karyawan antara lain hak cuti *parental*, yaitu cuti yang diberikan kepada karyawan laki-laki dan perempuan sebelum dan setelah dilahirkannya seorang anak. Berkaitan dengan cuti parental, Bank memberikan fasilitas cuti melahirkan atau bersalin (*maternity leave*) dan cuti keguguran kepada karyawan tetap perempuan selama 1,5 (satu setengah) bulan sebelum dan 1,5 (satu setengah) bulan sesudah persalinan atau tiga bulan masa persalinan. Sedangkan fasilitas cuti keguguran diberikan selama 45 hari sejak terjadinya keguguran. Selain itu, Bank juga memberikan izin selama 2 (dua) hari kerja kepada karyawan laki-laki untuk meninggalkan pekerjaan apabila istrinya melahirkan (*paternity leave*). Fasilitas ini telah diatur di dalam Surat Edaran No. SESDM 010.04.1. tentang Perihal Ketentuan Cuti Karyawan.

Parental Leave

Bank Artha Graha Internasional upholds the normative rights of employees, including parental leave rights, namely leave given to male and female employees before and after the birth of a child. Concerning parental leave, the Bank provides maternity and miscarriage leave to female permanent employees for 1.5 (one and a half) months before and 1.5 (one and a half) months after or three months during delivery. Meanwhile, the miscarriage leave facility is given for 45 days after the miscarriage occurs. In addition, the Bank also permits 2 (two) working days for male employees to leave work when their wife gives birth (*paternity leave*). This facility has been regulated in Circular Letter No. SESDM 010.04.1. regarding Employee Leave Provisions.



Selama tahun 2022, karyawan perempuan yang memiliki hak cuti melahirkan dan mengambil hak tersebut sebanyak 36 orang. Setelah waktu cutinya habis, sebanyak 36 orang atau 100% telah kembali bekerja. Sementara itu, dari data tahun 2021, dari 45 karyawan wanita yang mengambil cuti melahirkan, kembali bekerja, dan tetap bekerja hingga 12 bulan berikutnya adalah 41 orang atau 91%. Sementara itu, karyawan laki-laki yang memiliki hak mengambil cuti karena istrinya melahirkan pada tahun 2022 tercatat sebanyak 32 orang, dan sebanyak 32 orang atau 100% mengambil hak tersebut. Adapun jumlah karyawan laki-laki yang kembali bekerja setelah hak cuti mendampingi istri berakhir pada tahun pelaporan adalah 31 orang atau 97%. Selanjutnya, dari data tahun 2021, dari 31 karyawan laki-laki yang mengambil cuti melahirkan, tercatat sebanyak 31 orang telah kembali bekerja, dan tetap bekerja hingga 12 bulan berikutnya adalah 24 orang atau 77%.

During 2022, female employees who have maternity leave rights and take these rights are 36 people. After the leave time is up, as many as 36 people or 100% have returned to work. Meanwhile, from the data for 2021, out of the 45 female employees who took maternity leave, returned to work, and continued to work for the next 12 months, it was 41 people or 91%. Meanwhile, the number of male employees with the right to take leave because their wife gave birth in 2022 is recorded as 32 people, and as many as 32 people or 100% take a right. The number of male employees who return to work after their right to leave with their wife ends in the reporting year is 31 people or 97%. Furthermore, from the data for 2021, out of 31 male employees who took maternity leave, it was recorded that as many as 31 people had returned to work, and they continued to work for the next 12 months, namely 24 people or 77%.

Pelatihan dan Pengembangan Kompetensi Karyawan [GRI 404-1]

Employee Competency Training and Development [GRI 404-1]

Bank Artha Graha Internasional berkomitmen untuk terus mengembangkan potensi *human capital* secara konsisten dan berkesinambungan. Komitmen diwujudkan dengan menyelenggarakan berbagai pendidikan, pelatihan, dan *workshop*, baik yang dilakukan oleh pihak internal melalui *in-house training* oleh pengajar internal, maupun bekerja sama dengan berbagai pihak eksternal di dalam negeri, yaitu lembaga atau institusi yang berkompeten dalam bidang-bidang keahlian perbankan, operasional, kredit, manajerial, pengembangan karakter, dan lain-lain.

Bank Artha Graha Internasional is committed to developing human capital potential consistently and sustainably. Commitment is realized by organizing various education, training, and workshops. Internal parties carry both out through in-house training by internal instructors and in collaboration with various external parties in the country, namely institutions or institutions that are competent in banking expertise, operational, credit, managerial, character development, and others.

- Program Kerja Rutin

Fokus pengembangan *human capital* Bank pada tahun 2022 adalah menekankan pada program pengembangan kompetensi karyawan. Guna memastikan pengembangan kompetensi berjalan dengan baik, *Deputy Director Human Capital* telah membentuk panduan sebagai berikut:

- Routine Work Program

The focus of the Bank's human capital development in 2022 is to emphasize employee competency development programs. To ensure competency development goes well, the Deputy Director of Human Capital has developed the following guidelines:



Sasaran Kerja Work Goals	• Memberikan pendidikan dan pelatihan untuk memenuhi kompetensi kerja karyawan; dan • Meningkatkan kompetensi kader Bank Artha Graha Internasional. • <i>Providing education and training to meet employee work competencies; and</i> • <i>Improving the competence of Bank Artha Graha Internasional cadres.</i>
Program Kerja Work Program	• Merencanakan dan menyelenggarakan pelatihan yang wajib untuk memenuhi kompetensi kerja karyawan; dan • Memberikan kesempatan pelatihan mayoritas pada kader Bank Artha Graha Internasional • <i>Planning and organizing mandatory training to meet employee work competencies; and</i> • <i>Providing training opportunities for the majority of Bank Artha Graha Internasional cadres.</i>
Penerapan Application	• Melaksanakan pelatihan untuk marketing dasar bagi seluruh Account Officer atau bagian lain yang ingin menjadi Account Officer; • Melaksanakan pelatihan CS Teller dasar bagi seluruh frontliner baru; • Melaksanakan pelatihan Account Officer Program (AOP); • Melaksanakan pelatihan Team Leader Development Program (TLDP); dan • Melaksanakan pelatihan sebagai jenjang karier bagi kader: CS Teller lanjutan. • <i>Carrying out training for essential marketing for all Account Officers or other divisions wishing to become Account Officers;</i> • <i>Carrying out basic CS Teller training for all new front liners;</i> • <i>Conducting Account Officer Program (AOP) training;</i> • <i>Carrying out Team Leader Development Program (TLDP) training; and</i> • <i>Carry out cadres' training as a career path: advanced CS Teller.</i> Mengikuti program pelatihan lainnya yang juga perlu diikuti karyawan, seperti: • Melaksanakan Program Pembekalan dan Uji Sertifikasi Manajemen Risiko Level 1 hingga Level 5 sesuai jabatan dan tugasnya; • Melaksanakan Program Refreshment Sertifikasi Manajemen Risiko untuk memenuhi kewajiban memperpanjang sertifikat manajemen risiko yang telah dan akan jatuh tempo; dan • Pelaksanaan Pembekalan Sertifikasi Audit Internal Bank untuk para Auditor Satuan Kerja Audit Intern. <i>Participate in other training programs that employees also need to participate in, such as:</i> • <i>Carry out Level 1 to Level 5 Risk Management Certification Provisioning and Testing Program according to their position and duties;</i> • <i>Carry out the Risk Management Certification Refreshment Program to fulfill the obligation to extend the risk management certificate that has expired and will be due; and</i> • <i>Implementation of Debriefing of Bank Internal Audit Certification for Internal Audit Work Unit Auditors.</i>

• Program Kerja Non Rutin

Bank Artha Graha Internasional juga telah menetapkan sasaran kerja program kerja non rutin di antaranya:

1. Mendapatkan dan mempertahankan talenta terbaik; dan
2. Peningkatan kenyamanan bekerja dan rasa memiliki (*engagement*).

• Training

Untuk meningkatkan kompetensi (*technical* dan *soft skill*) sesuai dengan kebutuhan operasional dan manajemen Bank, pendidikan/pelatihan dilaksanakan secara berjenjang sehingga dapat membentuk dan menciptakan karyawan yang profesional dan mempunyai integritas yang tinggi, baik melalui *in house training* maupun *external training*.

Pelatihan sudah dilakukan melalui pola penjenjangan sebagai berikut:

1. Program Pendidikan Mandatory:

- Orientasi Karyawan Baru;
- Program Pendidikan Dasar CS-Teller;
- Program Pendidikan Marketing Dasar; dan
- Program Pendidikan Operasional Dasar.

• Non Routine Work Program

Bank Artha Graha Internasional has also set work targets for non-routine work programs, including:

1. Getting and retaining the best talent; and
2. Increased comfort at work and a sense of belonging (*engagement*).

• Training

To improve competency (*technical* and *soft skills*) following the operational and management needs of the Bank, education/training is carried out in stages to form and create professional employees with high integrity, both through *in-house training* and *external training*.

The training has been carried out through a tiered pattern as follows:

1. Mandatory Education Program:

- New Employee Orientation;
- CS-Teller Basic Education Program;
- Basic Marketing Education Program; and
- Basic Operational Education Program.



2. Program Kaderisasi:
 - Program Pendidikan CS-Teller Tingkat Lanjutan;
 - Account Officer Program (AOP); dan
 - Team Leader Development Program (TLDP).
3. Program Sertifikasi:
 - Sertifikasi Manajemen Risiko;
 - Sertifikasi General Banking;
 - Sertifikasi Treasury Dealer;
 - Sertifikasi Kepatuhan;
 - Sertifikasi Auditor; dan
 - Sertifikasi Lainnya: Penilaian Jaminan, dan Frontliners.
4. Pelatihan Technical Skill;
5. Pelatihan Managerial Skill;
6. Pelatihan Soft Skill; dan
7. Program Sosialisasi/Sharing Knowledge.

2. Regeneration Program:
 - Advanced CS-Teller Education Program;
 - Account Officer Program (AOP);
 - Team Leader Development Program (TLDP).
3. Certification Program:
 - Risk Management Certification;
 - General Banking Certification;
 - Treasury Dealer Certification;
 - Compliance Certification;
 - Auditor Certification; and
 - Other Certifications: Assurance Assessments and Frontliners.
4. Technical Skill Training;
5. Managerial Skill Training;
6. Soft Skill Training; and
7. Knowledge Dissemination/Sharing Program.

Selama tahun 2022, jumlah karyawan yang telah mengikuti pendidikan dan pelatihan adalah sebagai berikut:

During 2022, the number of employees who have attended education and training are as follows:

Jenis Penyelenggaraan Pendidikan dan Pelatihan

Types of Implementation of Education and Training

Uraian Description	2022	2021	2020
Internal Internal	12.212	9.767	4.227
Eksternal dalam Negeri Domestic External	138	64	28
Jumlah Total	12.350	9.831	4.255

Adapun cakupan materi pendidikan dan pelatihan yang diselenggarakan selama tahun 2022 terdiri dari bidang-bidang yang berkaitan langsung dengan bisnis perbankan, di antaranya:

The scope of education and training materials held during 2022 consists of fields directly related to the banking business, including:

Fungsi/ Bidang Tugas Function/ Task Fields	Pelatihan Internal Internal Training				Pelatihan Eksternal External Training	Total	(%)
	Operasional Operational	Kredit Credit	Manajerial Managerial	Lainnya Others			
Frontliner Frontliners	1.576	219	68	980	14	2.857	23,13
Credit Credits	618	863	131	1.831	12	3.455	27,98
Operational Operational	253	7	98	357	19	734	5,94
Treasury, Trade Financial Treasury, Trade Financial	6	0	3	4	2	15	0,12
Information Technology Information Technology	45	0	9	53	0	107	0,87



Fungsi/ Bidang Tugas Function/ Task Fields	Pelatihan Internal Internal Training				Pelatihan Eksternal External Training	Total	(%)
	Operasional Operational	Kredit Credit	Manajerial Managerial	Lainnya Others			
IAU & Control IAU & Control	65	1	9	105	5	185	1,50
Management Trainee Management Trainees	408	449	0	397	0	1.254	10,15
Others	736	22	62	2.837	86	3.743	30,31
Jumlah Total	3.707	1.561	380	6.564	138	12.350	-
%	30,02	12,64	3,08	53,15	1,12	-	100

Jumlah Jam Pendidikan

Total Education Duration

Keterangan Description	2022	2021	2020
Jumlah Jam Number of Hours	7.265	2.483	1.843
Jumlah Pendidikan Online*) Number of Online Education*)	738	783	1.339
Jumlah Pendidikan Offline Number of Offline Education	6.527	1.700	504

*) masa pandemi COVID-19

*) during the COVID-19 pandemic

Tabel Pengembangan Kompetensi Berdasarkan Jenis Kelamin dan Level Jabatan Tahun 2020-2022 [OJK F.22]

Table of Competency Development Based on Gender and Position Level for 2020-2022 [OJK F.22]

Uraian Remarks	Jumlah Karyawan yang Memperoleh Pelatihan Number of Employees Receiving Training			Jam Pelatihan Training Hours		
	2022	2021	2020	2022	2021	2020
Keseluruhan Whole	12.350	9.831	4.255	7.265	2.483	1.843
Berdasarkan Gender Based on Gender						
Laki-laki Male	5.614	4.527	2.090	3.302	1.143	905
Perempuan Female	6.736	5.304	2.165	3.963	1.340	938
Berdasarkan kategori jabatan karyawan Based on Employee Position Category						
Wakil Presiden Senior Senior Vice President	25	44	21	15	11	9
Wakil Presiden Vice President	29	33	22	17	8	10
Asisten Wakil Presiden Vice President Assistant	40	61	17	24	15	7



Uraian Remarks	Jumlah Karyawan yang Memperoleh Pelatihan Number of Employees Receiving Training			Jam Pelatihan Training Hours		
	2022	2021	2020	2022	2021	2020
Manajer Senior Senior Manager	53	161	64	31	41	28
Pengelola Manager	98	194	51	58	49	22
Asisten Manajer Senior Vice Senior Manager	328	457	165	193	115	71
Asisten Manajer Vice Manager	523	715	274	308	181	119
Asisten Manajer Junior Vice Junior Manager	891	901	411	524	228	178
Petugas Pertama First Officer	4.426	4.154	2.056	2.604	1.049	891
Staf Staff	5.621	2.845	987	3.307	719	428
Non-Staf Non-Staff	316	266	186	187	67	81

Penilaian Kinerja Karyawan [GRI 404-3]

Bank Artha Graha Internasional secara berkala melakukan penilaian atau review kinerja karyawan sebagai mekanisme untuk memberikan apresiasi terhadap segala jerih payah mereka selama tahun pelaporan. Mekanisme ini dilakukan untuk mewujudkan keadilan, dukungan, serta menetapkan target pencapaian kepada seluruh karyawan. Penilaian dilakukan secara adil kepada semua pegawai berdasarkan prestasi kerja tanpa membedakan jenis kelamin. Hasil penilaian karyawan tersebut akan menjadi bahan bagi Bank dalam menetapkan remunerasi dan jenjang karir.

- **Sistem Evaluasi Karyawan**

Bank melaksanakan evaluasi penilaian kinerja dengan harapan dapat menambah motivasi untuk senantiasa memperbaiki kinerja para karyawan. Hasil penilaian kinerja (*performance management evaluation*) ini akan dikombinasikan dengan pemenuhan kompetensi teknis karyawan dengan menggunakan metode *Nine Grids* yang akan menjadi dasar untuk promosi, jenjang karier karyawan, dan pemberian *reward and recognition*.

Adapun penilaian kinerja (*performance management evaluation*) yang diterapkan Bank menggunakan metode *Performance Management* yang senantiasa dilakukan setiap semester. Indikator *Performance Management* adalah adanya ketersediaan indikator yang dapat diukur yaitu antara lain:

Employee Performance Assessment [GRI 404-3]

Bank Artha Graha Internasional regularly conducts employee performance appraisals or reviews to give appreciation for all their efforts during the reporting year. This mechanism is implemented to realize justice, support, and set achievement targets for all employees. Assessment is carried out fairly to all employees based on work performance regardless of gender. The employee assessment results will become material for the Company in determining remuneration and career paths.

- **Employee Evaluation System**

The Bank carries out performance appraisal evaluations to increase motivation to improve employee performance continuously. The results of this performance management evaluation will be combined with the fulfillment of the technical competence of employees using the *Nine Grids* method, which will become the basis for promotions, employee career paths, and provision of rewards and recognition.

The Bank implements the performance evaluation (*performance management evaluation*) using the *Performance Management* method, which is always carried out every semester. Performance Management indicators are the availability of indicators that can be measured, namely:



1. Key Performance Indicator (KPI);
2. Kompetensi;
3. Penugasan khusus (sebagai tambahan penilaian bagi karyawan yang mengikuti penugasan terkait kepedulian di luar pekerjaan sehari-hari); dan
4. Penilaian kedisiplinan.

Hasil dari penilaian berbasis kinerja ini akan digunakan untuk rekomendasi pelatihan dan pengembangan karyawan ataupun usulan untuk promosi/mutasi/rotasi/demosi serta *reward and recognition*.

Selama tahun 2022, seluruh karyawan Bank (100%), baik laki-laki maupun perempuan, di seluruh level jabatan telah mendapatkan penilaian kinerja. Berdasarkan hasil evaluasi, telah ditindaklanjuti dengan perencanaan karir internal melalui program promosi bagi 128 orang karyawan, rotasi bagi 532 orang karyawan dan demosi bagi 27 orang karyawan. [GRI 3-3, 404-3]

- Pengembangan Karier

Implementasi kebijakan pengembangan karier karyawan memegang peranan yang sangat penting dalam mengembangkan dan meningkatkan motivasi dan kinerja karyawan, yang pada akhirnya sangat berpengaruh kepada kinerja dan nilai Bank secara menyeluruh (*firm value*). Adapun tujuan pengembangan karier adalah untuk menyesuaikan antara kebutuhan dan tujuan karyawan dengan kesempatan karier yang tersedia di organisasi saat ini dan di masa yang akan datang.

Bank telah menerapkan kebijakan pengembangan karier yang diatur dalam Surat Edaran SDM No. 003.02.0 tentang Ketentuan Promosi dan Demosi, dan Ketentuan Pelaksanaan *Talent Management* dalam SE SDM 047.01.1. Berdasarkan kebijakan tersebut, Bank memberikan peluang atau kesempatan yang sama kepada seluruh karyawan untuk mengembangkan karier berdasarkan kompetensi dan kebutuhan.

Bank mengelola *human capital* berbasis strategi dan rencana bisnis serta budaya kerja Bank. Strategi rencana bisnis dan budaya kerja tersebut diformulasikan ke dalam Key Performance Indicator (KPI) dengan target kinerja sebagai dasar untuk pengukuran kinerja karyawan dan sistem *rewards & punishment*. Dengan demikian, pengelolaan *human capital* di Bank sejalan dengan visi ke depan.

1. Key Performance Indicator (KPI);
2. Competence;
3. Special assignments (as an additional assessment for employees who take part in assignments related to care outside of daily work); and
4. Discipline Assessment.

The results of this performance-based assessment will be used for recommendations for employee training and development or proposals for promotion/transfer/rotation/demotion as well as reward and recognition.

During 2022, all Bank employees (100%), both male and female, at all levels of positions have received performance appraisals. Based on the evaluation results, it has been followed up with internal career planning through promotion programs for 128 employees, rotation for 532 employees, and demotion for 27 employees. [GRI 3-3, 404-3]

- Career Development

Implementing employee career development policies plays a crucial role in developing and increasing employee motivation and performance, significantly influencing the performance and value of the Bank as a whole (*firm value*). Career development aims to match employees' needs and goals with career opportunities available in the organization today and in the future.

The Bank has implemented a career development policy stipulated in Circular Letter SDM No. 003.02.0 concerning Provisions for Promotion and Demotion and Provisions for Implementing Talent Management in SE SDM 047.01.1. Based on this policy, the Bank provides equal opportunities or opportunities for all employees to develop careers based on competence and needs.

The Bank manages human capital based on business strategies and plans as well as the Bank's work culture. The strategic business plan and work culture are formulated into Key Performance Indicators (KPI) with performance targets for measuring employee performance and a reward & punishment system. Thus, the management of human capital in the Bank is in line with the future vision.



Hubungan Industrial dan Kebebasan Berserikat [GRI 407-1]

Bank Artha Graha Internasional memberikan kebebasan kepada semua karyawan untuk berserikat dan berkumpul, serta masuk dalam organisasi serikat pekerja. Kebebasan berserikat dan berkumpul, bahkan mendirikan serikat pekerja, merupakan media bagi karyawan untuk berpendapat dan memperjuangkan hak-haknya. Menghormati dan menjunjung tinggi hak karyawan merupakan salah satu kunci untuk membangun hubungan yang harmonis Bank dengan pegawainya.

Penghargaan tersebut sekaligus merupakan bentuk kepatuhan Bank terhadap Pasal 28E ayat (3) Undang-Undang Dasar Negara Republik Indonesia Tahun 1945 yang menegaskan bahwa "Setiap orang berhak atas kebebasan berserikat, berkumpul, dan mengeluarkan pendapat", Undang-Undang No. 21 tahun 2000 tentang Serikat Pekerja, dan Konvensi ILO (*International Labour Organization*) No. 87 tahun 1948 tentang Kebebasan Berserikat dan Perlindungan Hak untuk Berorganisasi.

Saat ini, Serikat Pekerja Bank Artha Graha Internasional atau IKAJIH (Ikatan Karyawan Artha Graha & Jakarta International Hotel Development) Bank Artha Graha Internasional merupakan serikat pekerja yang dibentuk untuk menjalin hubungan yang baik antara Bank dan karyawan sehingga tercipta hubungan industrial yang baik. Selain bebas untuk menjadi anggota IKAJIH, karyawan juga memiliki kebebasan untuk menyampaikan aspirasi melalui IKAJIH, serta beraktivitas dalam kegiatan IKAJIH. Per 31 Desember 2022, anggota IKAJIH tercatat sebanyak 1.487 orang.

Menyadari pentingnya menciptakan hubungan yang harmonis guna mencapai kesejahteraan bersama, Bank dan IKAJIH telah menyepakati penyusunan Perjanjian Kerja Bersama (PKB). Perjanjian tersebut memuat hak dan kewajiban masing-masing pihak sehingga mengurangi risiko perselisihan dalam hubungan industrial. [GRI 2-30]

Komitmen Bank untuk memberikan kebebasan kepada karyawan untuk berserikat dan berkumpul, termasuk membentuk serikat pekerja, membuktikan bahwa tidak ada risiko signifikan terhadap pelanggaran kebebasan berserikat atau perundingan kolektif pada tahun pelaporan oleh Bank Artha Graha Internasional. [GRI 3-3, 407-1]

Industrial Relations and Freedom of Association [GRI 407-1]

Bank Artha Graha Internasional provides freedom for all employees to associate and assemble and join a labor union organization. Freedom of association and assembly, even establishing a labor union, allows employees to express opinions and fight for their rights. Respecting and upholding employee rights is one of the keys to building a harmonious relationship between the Bank and its employees.

An award is also a form of the Bank's compliance with Article 28E paragraph (3) of the 1945 Constitution of the Republic of Indonesia, which affirms that "Everyone has the right to freedom of association, assembly, and expression of opinion", Law No. 21 of 2000 concerning Trade Unions, and ILO (International Labor Organization) Convention No. 87 of 1948 concerning Freedom of Association and Protection of the Right to Organize.

Currently, the Bank Artha Graha Internasional Workers Union or IKAJIH (Jakarta International Hotel Development and Artha Graha Employees Association) Bank Artha Graha Internasional is a labor union that established good relations between the Bank and employees to create good industrial relations. Apart from being free to become IKAJIH members, employees also have the freedom to express their aspirations through IKAJIH and be active in IKAJIH activities. As of December 31, 2022, there were 1,487 IKAJIH members.

Recognizing the importance of creating harmonious relationships to achieve mutual prosperity, the Bank and IKAJIH have agreed to prepare a Collective Labor Agreement (PKB). The agreement contains the rights and obligations of each party to reduce the risk of disputes in industrial relations. [GRI 2-30]

The Bank's commitment to giving freedom to employees to associate and assemble, including forming labor unions, proves that there is no significant risk of violations of freedom of association or collective bargaining in the reporting year by Bank Artha Graha Internasional. [GRI 3-3, 407-1]



Penyampaian dan Penyelesaian Keluhan

Sesuai dengan prinsip hubungan industrial yang baik, setiap karyawan Bank berhak menyampaikan pendapat, memperoleh keterangan mengenai Bank, pekerjaan serta hubungan kerja dalam batas-batas yang telah ditetapkan Bank. Cara menyampaikan pendapat, saran, keterangan dapat secara lisan maupun tertulis kepada atasan langsung yang akan meneruskan ke bagian yang berwenang.

Karyawan wajib menyampaikan dengan cara yang baik dan tepat serta memberikan saran atas permasalahan yang ditanyakannya. Adapun tata cara penyelesaian keluhan adalah sebagai berikut:

- a. Setiap keluhan karyawan harus dibicarakan dan/atau diselesaikan dengan atasan langsung yang berwenang;
- b. Bila keluhan atau masalah tidak bisa diselesaikan oleh atasan langsung, maka dengan sepengetahuan atasannya, karyawan yang bersangkutan dapat menyampaikan keluhan atau pengaduannya pada atasan yang berwenang yang lebih tinggi secara lisan atau tertulis;
- c. Bila langkah kedua menemui jalan buntu, karyawan yang bersangkutan dapat meneruskan keluhan/pengaduannya, dan menyelesaikan bersama bagian Hubungan Industrial;
- d. Setelah dirundingkan dengan sungguh-sungguh ternyata masih terdapat perbedaan pendapat yang tidak dapat diselesaikan secara mufakat, perbedaan pendapat ini dianggap sebagai perselisihan perburuhan dan penyelesaiannya dapat ditempuh dengan berpedoman kepada peraturan perundang-undangan yang berlaku; dan
- e. Selama proses penyelesaian, kedua belah pihak wajib menjaga supaya kegiatan Bank tetap berlangsung lancar dan aman.

Dalam menghadapi perselisihan atau masalah di dalam lingkungan kerja, Bank mengutamakan musyawarah mufakat dan pendekatan kekeluargaan untuk mencari solusi penyelesaian yang terbaik. Meskipun tidak tertutup kemungkinan masalah yang ada harus diselesaikan secara hukum. Sepanjang tahun 2022, Bank tidak mendapat pengaduan dari karyawan terkait masalah ketenagakerjaan.

Submission and Resolution of Complaints

Following the principles of good industrial relations, every Bank employee has the right to express opinions, obtain information about the Bank, and work and work connections within limits set by the Bank. How to convey thoughts, suggestions, and information can be verbally or in writing to the direct supervisor, who will forward it to the authorized section.

Employees must convey reasonably and appropriately and provide advice on the problems they ask about. The procedures for resolving complaints are as follows:

- a. *Every employee complaint must be discussed and/or resolved with the authorized direct supervisor;*
- b. *If the direct supervisor cannot resolve the complaint or problem, then with the supervisor's knowledge, the employee concerned can convey his complaint or complaint to a higher authorized superior orally or in writing;*
- c. *If the second step is deadlocked, the employee concerned can continue the complaint/complaint and resolve it with the Industrial Relations department;*
- d. *After serious negotiations, it turns out that there are still differences of opinion that cannot be resolved by consensus, these differences of opinion are considered labor disputes, and their resolution can be pursued by referring to the applicable laws and regulations; and*
- e. *During the settlement process, both parties must ensure that the Bank's activities continue smoothly and safely.*

The Bank prioritizes consensus deliberation and a familial approach to find the best solution in dealing with disputes or problems in the work environment. It is possible that the existing problems must be resolved legally. Throughout 2022, the Bank did not receive employee complaints regarding employment issues.



Survei Kepuasan Karyawan

Bank Artha Graha Internasional secara berkala mengevaluasi kinerja pengelolaan *human capital* sehingga dapat meningkatkan kinerja Bank secara keseluruhan. Evaluasi dilakukan dengan melakukan survei kepuasan karyawan. Hasil survei tahun 2022 menunjukkan sebanyak 71,01% karyawan menyatakan puas bekerja di Bank. Hal ini menunjukkan penurunan dibandingkan tahun 2021 dengan skor kepuasan sebesar 71,04%.

Tabel Hasil Survei Kepuasan Karyawan Tahun 2020-2022

Tahun Year	Survei Kepuasan Karyawan Employee Satisfaction Survey
2022	71,01%
2021	71,04%
2020	72,36%

Employee Satisfaction Survey

Bank Artha Graha Internasional regularly evaluates the performance of human capital management to improve the Bank's overall performance. The evaluation is carried out by conducting an employee satisfaction survey. The results of the 2022 survey show that as many as 71,01% of employees stated that they were satisfied working at the Bank, decreased compared to 2021, with a satisfaction score of 71.04%.

Table of Results of the Employee Satisfaction Survey in 2020-2022



"Kemajuan tidak mungkin terjadi tanpa perubahan, dan mereka yang tidak dapat mengubah pikiran mereka tidak dapat mengubah apa pun."

"Progress is impossible without change, and those who cannot change their minds cannot change anything."

George Bernard Shaw



09

Mengutamakan Kesehatan dan Keselamatan Kerja

*Prioritizing Occupational
Health and Safety*

Kesehatan dan Keselamatan Kerja (K3) merupakan salah satu prioritas bagi Bank Artha Graha Internasional dalam menjalankan operasional usaha. Kebijakan untuk mengutamakan K3 merupakan cerminan dan tanggung jawab Perseroan terhadap karyawan dan pemangku kepentingan lain yang berada di kantor Bank.

Occupational Health and Safety (OHS) is one of the priorities for Bank Artha Graha Internasional in carrying out business operations. The policy to prioritize OHS is a reflection of the Company's responsibility towards employees and other stakeholders in the Bank's office.



Mengutamakan Kesehatan dan Keselamatan Kerja

[OJK F.21]

Prioritize Occupational Health and Safety [OJK F.21]

Kesehatan dan Keselamatan Kerja (K3) merupakan salah satu prioritas bagi Bank Artha Graha Internasional dalam menjalankan operasional usaha. Kebijakan untuk mengutamakan K3 merupakan cerminan dan tanggung jawab Perseroan terhadap karyawan dan pemangku kepentingan lain yang berada di kantor Bank.

Upaya mewujudkan K3 dilakukan Perseroan dengan mengadopsi berbagai regulasi yang relevan, disertai komitmen manajemen dan karyawan untuk menerapkan regulasi tersebut secara optimal. Dengan implementasi seperti itu, maka akan tercipta lingkungan kerja yang aman dan nyaman sehingga semua layanan Bank berjalan dengan baik. Secara khusus, karyawan akan merasa lebih tenang dalam menjalankan tugas dan tanggung jawabnya, bahkan termotivasi untuk meningkatkan kinerja dan produktivitasnya. Peningkatan kinerja karyawan secara kolektif akan mendorong pencapaian kinerja Bank yang lebih baik dalam mewujudkan target-target yang telah ditetapkan.

Adapun tujuan Perseroan menghadirkan lingkungan kerja yang sehat dan aman sesuai kaidah K3 adalah meminimalkan semua risiko kerja sehingga tidak terjadi kecelakaan kerja (*zero accident*) maupun penyakit akibat kerja. Perseroan meyakini, sekecil apapun kecelakaan kerja akan berdampak terhadap pencapaian target yang telah ditetapkan dalam Rencana Bisnis Bank (RBB).

Landasan Kebijakan

Komitmen untuk merealisasikan lingkungan kerja yang layak dan aman sesuai kaidah K3 dilakukan Bank dengan mengacu pada serangkaian peraturan dan perundang-undangan yang mengatur tentang kesehatan dan keselamatan kerja beserta turunannya antara lain Undang-Undang No. 1 Tahun 1970 tentang Keselamatan Kerja; Undang-Undang No. 23 tahun 1992 tentang Kesehatan; Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan; Undang-Undang No. 11 Tahun 2020 tentang Cipta Kerja; dan Peraturan Menteri

Occupational Health and Safety (OHS) is one of the priorities for Bank Artha Graha Internasional in business operations. The OHS priority policy reflects the company's responsibility toward employees and other Bank office stakeholders.

Efforts to realize OHS are carried out by the company by adopting various relevant regulations, along with the commitment of management and employees to implement these regulations optimally. With such an implementation, a safe and comfortable work environment will be created so that all Bank services run well. In particular, employees will feel calmer in carrying out their duties and responsibilities and even motivated to improve their performance and productivity. Improving employee performance collectively will encourage better Bank performance in realizing the targets that have been set.

*The company aims to present a healthy and safe work environment by OHS rules, namely minimizing all work risks so that there are no work accidents (*zero accidents*) or work-related injuries. The company believes that the slightest work accident will impact achieving the Bank's Business Plan (RBB) targets.*

Policy Foundation

The commitment to realize a proper and safe work environment following OHS principles is carried out by the Bank concerning a series of regulations and laws governing occupational health and safety and their derivatives, including Law No. 1 of 1970 concerning Work Safety, Law No. 23 of 1992 concerning Health; Law No. 13 of 2003 concerning Manpower; Law No. 11 of 2020 concerning Job Creation; and Regulation of the Minister of Health of the Republic of Indonesia No. 48 of 2016 concerning Office Occupational Safety and Health Standards. Based



Kesehatan Republik Indonesia No. 48 Tahun 2016 tentang Standar Keselamatan dan Kesehatan Kerja Perkantoran. Berdasarkan berbagai regulasi di atas, selanjutnya Bank merumuskan kebijakan internal di antaranya PAP 80301.03.0 perihal Pemeliharaan dan Pengamanan Gedung.

Standar Keselamatan dan Kesehatan Kerja Perkantoran [GRI 3-3]

Perseroan menyadari bahwa perkantoran sebagai salah satu tempat kerja tidak terlepas dari berbagai potensi bahaya lingkungan kerja yang dapat memengaruhi keselamatan dan kesehatan para karyawan di dalamnya. Untuk itu, Bank mengadopsi berbagai regulasi yang berkaitan dengan K3, di antaranya Peraturan Menteri Kesehatan Republik Indonesia No. 48 Tahun 2016 tentang Standar Keselamatan dan Kesehatan Kerja Perkantoran, yang di dalamnya mengatur tentang Sistem Manajemen Keselamatan dan Kesehatan Kerja Perkantoran (SMK3 Perkantoran). Peraturan ini diadopsi sebagai perwujudan komitmen Bank mewujudkan kantor yang sehat, aman, dan nyaman demi terwujudnya karyawan sehat, selamat, bugar, berkinerja, dan produktif, sehingga tercapai angka kecelakaan kerja nihil (zero accident) dan tidak ada penyakit akibat kerja.

Sejalan dengan itu, Bank juga memiliki mitigasi risiko terkait keamanan, baik aset maupun operasional bisnis. Identifikasi risiko K3 dilaksanakan dengan mempertimbangkan segala aktivitas di tempat kerja, seperti aktivitas rutin, non-rutin, kondisi darurat, dan aktivitas terhadap semua orang yang mempunyai akses ke area kerja (termasuk pelaksana pekerjaan sementara dan pengunjung), juga kelengkapan sarana, prasarana, dan peralatan yang ada di area kerja Bank. Sarana dan prasarana untuk sistem perlindungan/pengamanan bangunan gedung dari kebakaran misalnya, Perseroan menyediakan Alat Pemadam Api Ringan (APAR); Alat Pemadam Api Berat (APAB) yang menggunakan roda; sistem alarm kebakaran; hydrant halaman; sistem sprinkler otomatis; sistem pengendalian asap; dan sebagainya.

on the various regulations above, the Bank then formulates internal policies, including PAP 80301.03.0, concerning Building Maintenance and Security.

Office Occupational Safety and Health Standards [GRI 3-3]

The Company realizes that an office as a place of work is inseparable from various potential work environment hazards that can affect the safety and health of the employees in it. For this reason, the Bank adopted multiple regulations related to OHS, including the Regulation of the Minister of Health of the Republic of Indonesia No. 48 of 2016 concerning Office Occupational Safety and Health Standards, which regulates the Office Occupational Safety and Health Management System. This regulation was adopted to manifest the Bank's commitment to creating a healthy, safe, comfortable office to realize healthy, safe, fit, performing, and productive employees to achieve zero accident rates and no work-related injuries.

In line with that, the Bank also has risk mitigation related to security, both assets and business operations. OHS risk identification is carried out by considering all activities in the workplace, such as routine activities, non-routine activities, emergency conditions, and activities for all people who have access to the work area (including temporary work workers and visitors), as well as the completeness of facilities, infrastructure, and equipment in the work area of the Bank. Facilities and infrastructure for building protection/security systems from fires, for example, the Company provides Light Fire Extinguishers (APAR); Wheeled Heavy Fire Extinguisher (APAB); fire alarm systems; yard hydrants; automatic sprinkler systems; smoke control systems; etc.



Tak sekadar melengkapi dengan sarana dan prasarana, Perseroan juga berupaya semaksimal mungkin melibatkan karyawan maupun mitra kerja dalam upaya pengembangan dan implementasi K3, seperti latihan penanganan kebakaran gedung, gempa, dan sebagainya. Bank juga senantiasa memberikan pelatihan kepada karyawan terkait K3 bekerja sama dengan instansi dan lembaga terkait. Sementara itu, untuk kelengkapan sarana dan prasarana pada bangunan gedung, Perseroan melengkapinya dengan menyediakan fasilitas pendukung seperti ruang pengobatan dan perawatan, ruang pelatihan, ruang dapur, ruang ibadah, ruang rapat, lintasan lari di kantor untuk menjaga kesehatan karyawan, toilet, tempat parkir, tempat sampah, dan lain-lain. Selain itu, untuk kebutuhan sosial dan menyalurkan minat karyawan, Bank juga menyediakan kegiatan olahraga, seni dan budaya. Berkaitan dengan pandemi COVID-19, walau sudah menunjukkan tren melandai, Bank tetap melanjutkan sejumlah prosedur seperti pengukuran suhu, penggunaan masker, menjaga jarak, dan penggunaan *hand sanitizer*.

Adapun layanan kesehatan yang disediakan Perseroan antara lain menyertakan karyawan dalam program asuransi rawat inap dan BPJS Kesehatan. Kebijakan tersebut memberi jaminan keselamatan dan kesehatan kepada karyawan sehingga mengurangi beban karyawan secara finansial. Selain itu, juga terdapat keikutsertaan Program BPJS Ketenagakerjaan yang mencakup empat program, yaitu JKK: Jaminan Kecelakaan Kerja; JKM: Jaminan Kematian; JHT: Jaminan Hari Tua; dan JP: Jaminan Pensiun.

Not only providing facilities and infrastructure, but the Company also makes every effort to involve employees and partners in developing and implementing OHS, such as training in handling building fires, earthquakes, etc. The Bank also continuously provides training to employees related to OHS in collaboration with related agencies and institutions. Meanwhile, for the completeness of facilities and infrastructure in buildings, the Company completes them by providing supporting facilities such as treatment and care rooms, training rooms, kitchen rooms, prayer rooms, meeting rooms, running tracks in the office to maintain employee health, toilets, parking lots, trash can, and others. In addition, for social needs and channeling employee interests, the Bank also provides sports, arts, and cultural activities. In connection with the COVID-19 pandemic, despite its sloping trend, the Bank continues several procedures such as measuring temperature, using masks, maintaining distance, and using hand sanitizers.

The health services provided by the Company include employees in the inpatient insurance program and BPJS Kesehatan. This policy guarantees the safety and health of employees, thereby reducing the financial burden on employees. Apart from that, there is also the participation of the Employment BPJS Program, which includes four programs: JKK: Work Accident Insurance; JKM: Death Guarantee; JHT: Old Age Guarantee; and JP: Pension Guarantee.



Kinerja K3 Tahun 2022 [GRI 3-3, 403-9]

Selama tahun 2022, manajemen dan karyawan Bank telah berupaya secara maksimal untuk menjalankan program K3. Kinerja K3 hingga akhir tahun pelaporan adalah sebagai berikut:

OHS Performance in 2022 [GRI 3-3, 403-9]

During 2022, the Bank's management and employees have tried to carry out the OHS program. OHS performance until the end of the reporting year is as follows:

Tabel Jumlah Kejadian Kecelakaan tahun 2020-2022

Table of Number of Accidents in 2020-2022

Tingkat Kecelakaan Kerja Work Accident Rate	2022	2021	2020
Ringan Minor Accident	0	0	0
Sedang Moderate Accident	2	0	0
Berat Heavy Accident	1	2	1
Fatalitas/Kematian Fatality/Death	0	0	0
Jumlah Total	3	2	1



10

Memberikan Pelayanan Terbaik untuk Kepuasan Nasabah

*Providing the Best Service
for Customer Satisfaction*

Di tengah era digital dan teknologi saat ini, Bank terus menyesuaikan kebutuhan nasabah dengan memberikan beragam kemudahan serta tetap menjaga keamanan Nasabah. Hal ini penting guna menjaga kepercayaan dan loyalitas nasabah.

In the midst of the current digital and technological era, the Bank continues to adapt to customer needs by providing various conveniences while maintaining customer security. This is important to maintain customer trust and loyalty.



Memberikan Pelayanan Terbaik untuk Kepuasan Nasabah

Giving the Best Service for Customer Satisfaction

Nasabah merupakan salah satu pemangku kepentingan utama bagi Bank Artha Graha Internasional. Dukungan dan keberadaan mereka sangat menentukan perkembangan dan keberlangsungan Bank. Semakin banyak nasabah yang dimiliki dan berhasil dijaga kepercayaannya, maka keberlangsungan usaha Bank akan lebih terjamin. Begitu pula sebaliknya.

Posisi dan kedudukan nasabah yang begitu penting mendorong Bank untuk terus berupaya memberikan produk dan layanan terbaik kepada mereka. Layanan terbaik dilakukan bank melalui berbagai kebijakan, seperti memberikan layanan setara, memberikan informasi secara lengkap, melakukan inovasi produk/jasa, menjaga kerahasiaan data nasabah, dan sebagainya.

Landasan Kebijakan

Komitmen Bank untuk memberikan layanan terbaik kepada nasabah merujuk pada beberapa regulasi antara lain Undang-Undang No. 8 Tahun 1999 tentang Perlindungan Konsumen (Lembaran Negara Republik Indonesia Tahun 1999 No. 22, Tambahan Lembaran Negara Republik Indonesia No. 3821), Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tentang Perlindungan Konsumen Dan Masyarakat Di Sektor Jasa Keuangan dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 17/SEOJK.07/2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen Di Sektor Jasa Keuangan.

Layanan Setara untuk Nasabah [OJK F.17]

Bank Artha Graha Internasional senantiasa memahami kebutuhan seluruh nasabah dan selalu memberikan pelayanan yang terbaik. Di tengah era digital dan teknologi saat ini, Bank terus menyesuaikan kebutuhan nasabah dengan memberikan beragam kemudahan serta tetap menjaga keamanan Nasabah. Hal ini penting guna menjaga kepercayaan dan loyalitas nasabah.

The customer is one of the main stakeholders for Bank Artha Graha Internasional. Their support and presence determine the development and sustainability of the Bank. The more customers own and manage to maintain their trust, the more sustainable the Bank's business will be guaranteed - Vice versa.

Customers' vital position and status encourage the Bank to continue striving to provide the best products and services. The best service is carried out by banks through various measures, such as providing equal service, providing complete information, innovating products/ services, maintaining customer data confidentiality, and so on.

Policy Foundation

The Bank's commitment to providing the best service to customers refers to several regulations, including Law No. 8 of 1999 concerning Consumer Protection (State Gazette of the Republic of Indonesia of 1999 No. 22, Supplement to the State Gazette of the Republic of Indonesia No. 3821), Financial Services Authority Regulation No. 6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector and Financial Services Authority Circular Letter (SEOJK) No. 17/SEOJK.07/2018 concerning Guidelines for Implementing Consumer Complaint Services in the Financial Services Sector.

Equivalent Services for Customers [OJK F.17]

Bank Artha Graha Internasional always understands the needs of all customers and always provides the best service. During the current digital and technological era, the Bank continues to adapt to customer needs by providing various conveniences while maintaining customer security. This is important to maintain customer trust and loyalty.



Dalam memberikan pelayanan kepada nasabah, Bank Artha Graha Internasional berkomitmen memperlakukan seluruh nasabah secara inklusif, setara tanpa memandang latar belakang agama, suku, etnis, gender, politik dan lainnya yang bersifat diskriminatif. Kesetaraan juga diberikan kepada nasabah berkebutuhan khusus, termasuk mereka yang mengalami disabilitas.

Implementasi kesetaraan dalam pelayanan merupakan komitmen Bank dalam menyelenggarakan tata kelola perusahaan yang baik, sekaligus ketaatan terhadap ketentuan yang berlaku. Ketentuan itu antara lain POJK No. 6/POJK.07/2022 tentang Perlindungan Konsumen Dan Masyarakat Di Sektor Jasa Keuangan dimana pada pasal 35 ayat 1 terdapat klausul "PUJK wajib memberikan akses yang setara kepada setiap konsumen sesuai klasifikasi konsumen".

Informasi Produk dan Layanan [GRI 417-2]

Informasi tentang produk dan layanan (pelabelan) secara lengkap merupakan hak mendasar bagi nasabah. Berbekal pemahaman tentang produk dan layanan itulah, nasabah bisa memilih produk dan layanan yang sesuai dengan kebutuhannya. Bank berupaya semaksimal mungkin untuk memenuhi hak tersebut melalui berbagai program dan kebijakan. Di setiap kantor cabang misalnya, Bank menyediakan informasi produk dan layanan secara tertulis mengenai karakteristik produk dengan menggunakan jenis dan ukuran huruf yang mudah dibaca dan warna tulisan yang kontras dengan warna latar pada lokasi yang mudah diakses oleh nasabah. Begitu pula apabila terdapat perubahan terhadap karakteristik produk Bank. Lebih dari itu, apabila nasabah memerlukan informasi tambahan, *personel* di kantor cabang juga siap memberikan informasi yang dibutuhkan nasabah tersebut.

Selain itu, untuk mempermudah pelayanan dan akses kepada nasabah, Bank juga melakukan sosialisasi mengenai produk dan layanan melalui berbagai media dan program, di antaranya: [GRI 3-3]

- Media elektronik: *website*, *videotron*, dan *televisi*.
- Media cetak: *spanduk* dan *billboard*.
- Media lainnya: media sosial, pameran dan kerja sama antar lembaga.

In providing customer services, Bank Artha Graha Internasional is committed to treating all customers in an inclusive, equal manner regardless of religious, ethnic, gender, political, and other discriminatory backgrounds. Equality is also given to customers with special needs, including those with disabilities.

Implementing equality in service is the Bank's commitment to implementing good corporate governance and compliance with applicable regulations. These provisions include POJK No. 6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector where in Article 35, paragraph 1, there is a clause that "PUJK is required to provide equal access to every consumer according to consumer classification".

Product and Service Information [GRI 417-2]

Complete information about products and services (labeling) is a fundamental right for customers. With an understanding of products and services, customers can choose products and services that suit their needs. The Bank tries to fulfill these rights through various programs and policies. At each branch office, for example, the Bank provides written product and service information regarding product characteristics by using an easy-to-read font type and size and contrasting font color with the background color in a location easily accessible to customers. Likewise, if there are changes to the characteristics of the Bank's products. Moreover, if a customer requires additional information, personnel at the branch office are also ready to provide the information that the customer needs.

In addition, to facilitate service and access to customers, the Bank also disseminates products and services through various media and programs, among others: [GRI 3-3]

- Electronic media: websites, Videotron, and television.*
- Print media: banners and billboards.*
- Other media: social media, exhibitions, and cooperation between institutions.*



Kesungguhan Bank dalam memberikan informasi tentang produk dan layanan kepada nasabah membawa hasil positif dengan tidak adanya insiden ketidakpatuhan terkait regulasi tentang pelabelan dan informasi produk/jasa. Dengan demikian, selama tahun pelaporan, Bank tidak menerima denda, hukuman, maupun peringatan dari regulator terkait ketidakpatuhan terhadap regulasi tentang informasi dan pelabelan produk. [GRI 417-2]

The Bank's seriousness in providing information about products and services to customers has brought positive results, with no incidents of non-compliance related to regulations regarding product/service labeling and information. Thus, during the reporting year, the Bank did not receive fines, penalties, or warnings from regulators regarding non-compliance with product information and labeling regulations. [GRI 417-2]

Inovasi dan Pengembangan Produk/Jasa [OJK F.26]

Inovasi dan pengembangan produk/jasa merupakan salah satu kunci bagi Bank untuk menjaga tingkat kepercayaan nasabah, sekaligus mengukuhkan komitmen Bank untuk menjalankan usaha dengan memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB). Di antara inovasi yang dilakukan Bank adalah menawarkan kemudahan kepada nasabah agar bisa melakukan transaksi dimana saja dan kapan saja melalui digitalisasi. Bagi Bank, fokus pengembangan melalui *platform* digital menjadi suatu keharusan untuk dapat menjangkau pangsa pasar yang lebih luas dengan mengedepankan kemudahan bagi nasabah dalam melakukan transaksi finansial maupun non-finansial.

Sejak tahun 2017, Bank sudah mulai menyiapkan langkah strategis dalam membangun infrastruktur teknologi serta produk berbasis *digital* yang dapat diakses oleh nasabah. Berbagai macam produk inovatif dikembangkan atas dasar kebutuhan nasabah serta peluang dalam menjangkau nasabah lebih luas lagi dengan berpedoman terhadap *BluePrint* Sistem Pembayaran dari Bank Indonesia. Beberapa inovasi yang telah dilakukan antara lain pengembangan *mobile banking*, *laku pandai*, ATM dengan teknologi *Chip* dan GPN (Gerbang Pembayaran Nasional), Layanan BI FAST, penerapan API, serta Implementasi QRIS. Pada tahun 2021, implementasi QRIS (Quick Response Indonesian Standard) menjadi langkah awal dalam memperluas jaringan *merchant* Bank yang tersebar di seluruh wilayah di Indonesia. Selanjutnya, sejak diimplementasikan pada Maret 2022, jumlah *merchant* Bank yang bergabung dan bekerja sama dalam jaringan QRIS Bank Artha Graha Internasional hingga akhir tahun 2022, tercatat lebih dari 22 ribu *merchant* dengan lebih dari 1,2 juta transaksi dengan nominal lebih dari Rp110 miliar.

Product/Service Innovation and Development [OJK F.26]

Product/service innovation and development is one of the keys for the Bank to maintain the level of customer trust while simultaneously strengthening the Bank's commitment to running a business by meeting the Criteria for Sustainable Business Activities (KKUB). Among the innovations made by the Bank is to offer convenience to customers so they can make transactions anywhere and anytime through digitization. For the Bank, the focus on development through digital platforms is a must to reach a wider market share by prioritizing convenience for customers in conducting financial and non-financial transactions.

Since 2017, the Bank has started preparing strategic steps in building technology infrastructure and digital-based products that customers can access. Various innovative products were developed based on customer needs and opportunities to reach a broader range of customers by referring to the Payment System Blueprint from Bank Indonesia. Some of the innovations that have been made include developing mobile banking, selling wise, ATM with chip technology and GPN (National Payment Gateway), BI FAST services, implementing APIs, and implementing QRIS. In 2021, implementing QRIS (Quick Response Indonesian Standard) will be the first step in expanding the Bank's merchant network, which is spread across all regions in Indonesia. Furthermore, since it was implemented in March 2022, the number of Bank merchants who have joined and collaborated in Bank Artha Graha Internasional QRIS network until the end of 2022, there were more than 22 thousand merchants with 1.2 million transaction volumes and a nominal transaction of IDR110 billion.



Pertumbuhan jumlah *merchant* yang pesat menjadi bukti bahwa kebutuhan sistem pembayaran berbasis digital diminati oleh masyarakat untuk mendukung bisnis usahanya. Dengan program QRIS ini, Bank berharap dapat membantu meningkatkan transaksi untuk pelaku usaha UMKM melalui penyediaan perangkat sistem pembayaran. Kedepannya guna dapat memajukan usaha UMKM, Bank dapat menyalurkan dana untuk kebutuhan modal usaha pelaku UMKM sejalan dengan perilaku transaksi nasabah.

Penguatan dalam kolaborasi partner untuk membentuk kerja sama bisnis *Business to Business to Customer* (B2B2C) agar dapat membentuk ekosistem digital yang menguntungkan dengan mitra bisnis juga terus dilakukan. Hal strategis yang lain juga dilakukan Bank dengan melakukan penguatan di sisi infrastruktur teknologi informasi untuk menjembatani peningkatan transaksi seiring dengan penambahan jumlah partner bisnis. Selain itu, penambahan fitur layanan *Application Programming Interface* (API) juga terus dilakukan untuk memenuhi kebutuhan mitra bisnis di antaranya dengan melakukan standarisasi open API dengan sertifikasi BI SNAP (Standar Nasional Open API Sistem Pembayaran). Dengan adanya API ini, bank bersinergi bersama dengan mitra untuk perluasan bisnis melalui integrasi sistem untuk membentuk ekosistem digital yang saling menguntungkan.

Inovasi lain dilakukan Bank pada 2022, yaitu pengembangan produk pada *channel mobile banking* dengan melakukan transformasi menjadi *Digital Apps* dengan produk brand AGI. Perubahan *branding* dilakukan untuk memperkuat *identity* dan persona baru agar dapat menarik masyarakat umum. Selain itu, juga dilakukan pengembangan fitur, simplifikasi produk, serta penentuan UI/UX (*User Interface/ User Experience*) dimana kebutuhan nasabah menjadi dasar dalam melakukan pengembangan. Penambahan fitur yang mendukung keuangan berkelanjutan juga menjadi pertimbangan untuk menjadi *unique selling point* tersendiri bagi Bank dan masyarakat umum. Salah satu fitur yang sejalan dengan kegiatan sosial kemasyarakatan dengan hadirnya fitur Donasi yang bekerja sama dengan Artha Graha Peduli (AGP) sesuai dengan pilar ketiga sosial kemasyarakatan. Disamping itu, melalui aplikasi agi pula, Bank mendukung program pemerintah untuk menanggulangi COVID dengan menghadirkan fitur Peduli Lindungi bekerja sama dengan Kementerian Kesehatan serta pendaftaran vaksin dengan melalui kerja sama dengan ArthaKes.

The rapid growth in the number of merchants is proof that the need for a digital-based payment system is in demand by the public to support their business. With this QRIS program, the Bank hopes to help increase transactions for MSMEs business actors by providing payment system devices. In the future, to advance the MSMEs business, the Bank needs to consider the possibility of channeling funds for the business capital needs of MSMEs actors.

Strengthening partner collaboration to form Business to Business to Customer (B2B2C) business collaborations to create a profitable digital ecosystem with business partners is also continuing. The Bank also carried out other strategic matters by strengthening information technology infrastructure to bridge the increase in transactions in line with the number of business partners. In addition, the addition of Application Programming Interface (API) service features is also continuing to meet business partners' needs, including by standardizing open API with BI SNAP certification (National Open API Payment System Standard). With this API, banks synergize with partners for business expansion through system integration to form a mutually beneficial digital ecosystem.

The Bank carries out another innovation in 2022, product development on the mobile banking channel by transforming it into Digital Apps with the AGI brand product. Branding changes were made to strengthen a new identity and persona to attract the general public. In addition, feature development, product simplification, and UI/UX (User Interface/User Experience) determination are also carried out where the customer needs to form the basis for development. Adding features supporting sustainable finance is also a consideration to become a particularly unique selling point for the Bank and the general public. One feature in line with social activities is the presence of the Donation feature in collaboration with Artha Graha Cares (AGP) in accordance with the third social pillar. Besides that, through the AGI application, the Bank supports government programs to tackle COVID by presenting the Care to Protect feature in collaboration with the Ministry of Health and vaccine registration with ArthaKes.



Produk yang telah Dievaluasi Keamanannya Bagi Nasabah [OJK F.27]

Kepatuhan terhadap regulasi di industri perbankan merupakan prinsip yang dipegang teguh Bank Artha Graha Internasional, termasuk dalam menawarkan produk dan jasa kepada nasabah. Dalam prosesnya, semua produk dan jasa yang ditawarkan Bank telah memenuhi semua persyaratan dan mendapatkan persetujuan dari Otoritas Jasa Keuangan sehingga telah teruji keamanannya bagi nasabah. Disamping itu Bank Artha Graha Internasional telah menerapkan POJK No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan dan dituangkan ke dalam peraturan internal Pedoman Akutansi dan Prosedur (PAP) No. 180101.01.3 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.

Selaras dengan itu, untuk menekan kerugian seminimal mungkin atas produk dan jasa tersebut, Bank secara kontinu menyampaikan informasi atas semua risiko yang mungkin terjadi kepada nasabah.

Selanjutnya, sesuai dengan regulasi yang berlaku, Bank juga telah melakukan kegiatan literasi keuangan dan inklusi keuangan sehingga calon nasabah atau nasabah mendapatkan pemahaman yang benar tentang produk/jasa yang ditawarkan Bank. Dengan demikian, mereka akan memilih produk/jasa yang ditawarkan Bank sesuai kebutuhan dan telah mengetahui profil risiko yang melekat di dalam produk/jasa tersebut.

Dampak Produk/Jasa [OJK F.28]

Bank telah melakukan penilaian terhadap setiap produk/jasa yang ditawarkan kepada nasabah. Lebih dari itu, Bank juga telah membuat klasifikasi produk secara lengkap, termasuk dengan tinjauan risiko di dalamnya. Selanjutnya, sesuai dengan prinsip keuangan berkelanjutan dan mengacu pada Kriteria Kegiatan Usaha Berkelanjutan (KKUB) dalam POJK Keuangan Berkelanjutan, maka Bank dalam menyalurkan dana tetap memegang prinsip kehati-hatian, termasuk mencegah risiko dan dampak negatif yang mungkin timbul bagi masyarakat maupun lingkungan. Dengan berpatokan pada prinsip di atas, selama tahun 2022, produk dan jasa yang ditawarkan Bank tidak ada yang berdampak negatif terhadap masyarakat maupun lingkungan.

Products that have been Evaluated for Safety for Customers [OJK F.27]

Compliance with regulations in the banking industry is a principle upheld by Bank Artha Graha Internasional, including in offering products and services to customers. In the process, all products and services offered by the Bank have met all requirements and received approval from the Financial Services Authority so that their safety has been tested for customers. Besides that, Bank Artha Graha has implemented POJK No. 6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector and stated in the internal regulation Guidelines for Accounting and Procedures (PAP) No. 180101.01.3 concerning Consumer and Community Protection in the Financial Services Sector.

To minimize losses for these products and services, the Bank continuously conveys information on all possible risks to customers.

Furthermore, following applicable regulations, the Bank has also carried out financial literacy and inclusion activities, so that prospective customers or customers get a correct understanding of the products/services offered by the Bank. Thus, they will choose the products/services the Bank provides according to their needs and already know the risk profile inherent in these products/services.

Product/Service Impact [OJK F.28]

The Bank has assessed each product/service offered to customers. More than that, the Bank has also made a complete product classification, including a risk review in it. Furthermore, under the principles of sustainable finance and referring to the Criteria for Sustainable Business Activities (KKUB) in POJK Sustainable Finance, the Bank, in channeling funds, continues to adhere to the principle of prudence, including preventing risks and negative impacts that may arise for society and the environment. By adhering to the above principles, during 2022, the products and services offered by the Bank will not have a negative impact on society or the environment.



Jumlah Produk/Jasa yang Ditarik Kembali [OJK F.29]

Selama tahun 2022, tidak ada produk/jasa Bank yang ditarik kembali dengan alasan apapun.

Kerahasiaan Nasabah [GRI 418-1]

Bank berkomitmen menjaga kepercayaan nasabah di antaranya dengan melindungi dan menjamin seluruh kerahasiaan serta keamanan data nasabah. Penggunaan data atau informasi terkait nasabah hanya dapat dilakukan berdasarkan ketentuan sebagaimana ditetapkan oleh peraturan dan perundang-undangan. Menjaga informasi nasabah juga merupakan bentuk kepercayaan yang akan memengaruhi reputasi Bank yang diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.07/2014 tentang Kerahasiaan dan Keamanan Data dan/atau Informasi Pribadi Konsumen. Dalam hal transparansi penggunaan data pribadi nasabah, Bank tidak akan menyebarluaskan data pribadi nasabah kepada pihak lain sebelum mendapatkan persetujuan tertulis dari pemilik data. Persetujuan tersebut harus diwujudkan dalam bentuk tulisan dan/atau tanda tangan pada lembar permintaan persetujuan tertulis. [GRI 3-3]

Komitmen Bank dalam menjaga data pelanggan membawa hasil dengan tidak adanya insiden pengaduan dari nasabah maupun dari regulator terkait pelanggaran kerahasiaan nasabah, baik berupa kebocoran, pencurian, atau kehilangan data nasabah. Dengan demikian, Bank tidak mendapat denda atau sanksi berkaitan dengan pelanggaran terhadap privasi pelanggan pada tahun pelaporan. [FN-CB-230a.1][FN-CB-230a.2][GRI 3-3, 418-1]

Sarana Pengaduan Nasabah [OJK F.24]

Bank menyediakan berbagai sarana bagi nasabah untuk memperoleh informasi mengenai produk dan layanan yang ditawarkan Bank, termasuk untuk menyampaikan pengaduan terkait produk dan layanan. Bank secara rutin melaksanakan evaluasi terhadap saran, kritik atau bentuk apapun yang masuk ke sarana pengaduan nasabah guna mengelola kepercayaan dan kepuasan, serta pemasaran produk. Sarana pengaduan nasabah Bank adalah sebagai berikut:

1. Graha Call pada nomor 0800-191-8880; 24/7
2. Graha Chat pada nomor 0811-191-88880;
3. Direct Message melalui Social Media (Instagram, Twitter & Facebook);

Number of Products/Services Withdrawn [OJK F.29]

During 2022, there will be no Bank products/services that will be recalled for any reason.

Customer Confidentiality [GRI 418-1]

The Bank is committed to maintaining customer trust, including protecting and guaranteeing all confidentiality and security of customer data. The use of data or information related to customers can only be used based on the provisions stipulated by laws and regulations. Safeguarding customer information is also a form of trust that will affect the Bank's reputation, as specified in the Financial Services Authority Circular Letter No. 14/SEOJK.07/2014 concerning Confidentiality and Security of Data and/or Consumer Personal Information. Regarding transparency in using customer personal data, the Bank will not disseminate customer personal data to other parties before obtaining written approval from the data owner. The consent must be manifested in writing and/or signed on the request for written permission. [GRI 3-3]

The Bank's commitment to safeguarding customer data has resulted in the absence of incidents of complaints from customers or regulators regarding violations of customer confidentiality, whether in the form of leaks, theft, or loss of customer data. Thus, the Bank did not receive fines or sanctions related to violations of customer privacy in the reporting year. [FN-CB-230a.1][FN-CB-230a.2][GRI 3-3, 418-1]

Customer Complaint Channel [OJK F.24]

The Bank provides various means for customers to obtain information about the products and services offered, including submitting complaints regarding products and services. The Bank routinely reviews suggestions, criticisms, or any form that enters the customer complaint facility to manage trust, satisfaction, and product marketing. The Bank's customer complaint facilities are as follows:

1. Graha Call at 0800-191-8880; 24/7
2. Graha Chat at 0811-191-88880;
3. Direct Message via Social Media (Instagram, Twitter & Facebook);

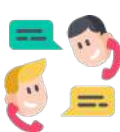


4. www.arthagraha.com (website);
5. agicustomer@ag.co.id (e-mail); dan
6. Kunjungan ke kantor cabang.

Bagi nasabah yang hendak menyampaikan keluhan/pengaduan, Bank menyediakan kemudahan, kenyamanan dan keamanan:

1. Nasabah dapat memilih *touch point* yang di inginkan;
2. Bank menetapkan *service level* sesuai jenis pengaduan nasabah; dan
3. Untuk memastikan seluruh pengaduan nasabah ditangani dan diselesaikan maka monitoringnya dilakukan dalam 1 (satu) *dashboard*.

Graha Call



0800-191-8880

Graha Chat/DM



0811-191-88880

Social Media:
IG - @teman.agi
Twitter - @temanagi
FB - Teman agi



agicustomer@ag.co.id



Cabang



CRM & Ticketing

Keterangan:

1. Nasabah melaporkan pengaduan melalui *Customer Touch Point* (Cabang/E-mail/Website/Graha Call 24 Jam/ Graha Chat/Social Media - IG/Twitter/Facebook) Bank Artha Graha Internasional;
2. Laporan pengaduan nasabah diterima oleh layanan *Customer Care* Bank Artha Graha Internasional;
3. Layanan *Customer Care* menyampaikan laporan pengaduan kepada bagian terkait untuk dilakukan tindak lanjut dan penyelesaian atas laporan pengaduan nasabah;
4. Hasil penyelesaian pengaduan disampaikan kepada *Unit Customer Care*; dan
5. *Unit Customer Care* menyampaikan hasil penyelesaian laporan pengaduan kepada cabang/nasabah melalui telepon/e-mail.

Information:

1. Customers report complaints through the *Customer Touch Point* (Branch/Email/Website/Graha Call 24 Hours/ Graha Chat/Social Media - IG/Twitter/Facebook) of Bank Artha Graha Internasional;
2. Bank Artha Graha Internasional *Customer Care* services receive customer complaint reports;
3. *Customer Care Service* submits complaint reports to the relevant department for follow-up and settlement of customer complaint reports;
4. Complaint settlement results are submitted to the *Customer Care Unit*; and
5. The *Customer Care Unit* conveys the results of complaint resolution reports to branches/customers via telephone/email.

Tabel Jumlah Pengaduan Nasabah

Table of Number of Customer Complaints

Keterangan Description	2022	2021	2020
Keluhan Nasabah Customer Complaints	3.996	2.407	2.998
Dalam Proses Penyelesaian In Process of Completion	-	-	-
Keluhan Terselesaikan Complaint Resolved	3.996	2.407	2.998
% Penyelesaian % Completion	100%	100%	100%



Bank senantiasa memperhatikan setiap pengaduan nasabah yang masuk demi meraih kepuasan dan kepercayaan nasabah. Sesuai tabel di atas, selama tahun 2022, terdapat 3.996 pengaduan nasabah, naik dibandingkan tahun 2021 dengan 2.407 pengaduan. Dari jumlah pengaduan tersebut, sebanyak 3.996 pengaduan atau 100% telah berhasil diselesaikan. Berdasarkan jenisnya, tiga pengaduan nasabah terbanyak berkaitan dengan Tarik tunai gagal sebesar (37,73%), diikuti Transaksi QRIS Acquirer gagal (17,11%), dan Pembelian pulsa melalui mobile banking gagal (10,78%).

The Bank always pays attention to every incoming customer complaint to achieve customer satisfaction and trust. According to the table above, in 2022, there were 3,996 customer complaints, an increase compared to 2021, with 2,407 complaints. Of the total complaints, 3,996, or 100%, have been successfully resolved. By type, the three most customer complaints related to failed cash withdrawals (37.73%), followed by failed QRIS Acquirer transactions (17.11%), and failed credit purchases via mobile banking (10.78%).

Tabel Pengaduan Nasabah Tahun 2022
Table of Customer Complaints in 2022

Bulan Month	Jumlah Pengaduan Number of Complaints	Status Penyelesaian Completion Status	
		Dalam Proses In Process	Selesai Finished
Januari January	211	-	211
Februari February	267	-	267
Maret March	370	-	370
April April	519	-	519
Mei May	304	-	304
Juni June	514	-	514
Juli July	310	-	310
Agustus August	222	-	222
September September	580	-	580
Oktober October	198	-	198
November November	282	-	282
Desember December	219	-	219
Jumlah Total	3.996	-	3.996

Terhadap pengaduan yang masuk, Bank senantiasa menempatkan privasi nasabah sebagai hal yang tak bisa ditawar. Dengan demikian, nasabah tidak khawatir untuk melaporkan dan mengadukan jika ada layanan Bank yang dinilai mengecewakan atau tidak memuaskan.

Regarding incoming complaints, the Bank always places customer privacy as non-negotiable. Thus, customers are not worried about reporting and complaining if bank services are considered disappointing or unsatisfactory.



Survei Kepuasan Nasabah [OJK F.30]

Customer Satisfaction Survey [OJK F.30]

Kepuasan nasabah merupakan tujuan yang hendak dicapai oleh Bank dalam memberikan pelayanan produk dan jasa terbaik. Untuk mengetahui tingkat kepuasan nasabah, Bank secara berkala menyelenggarakan survei kepuasan nasabah. Selain mengetahui respons nasabah terhadap kualitas produk dan layanan, survei sekaligus merupakan sarana untuk mendapatkan umpan balik untuk perbaikan dari nasabah.

Customer satisfaction is the goal of the Bank in providing the best products and services. To determine customer satisfaction, the Bank regularly conducts customer satisfaction surveys. In addition to knowing customer responses to product and service quality, surveys are also a means of obtaining feedback for improvement from customers.

Tabel Hasil Survei Kepuasan Nasabah Tahun 2021-2022

Table of Customer Satisfaction Survey Results for 2021-2022

Tahun Year	Survei Kepuasan Nasabah Customer Satisfaction Survey
2022	81,04%
2021	80,73%

Jumlah responden survei kepuasan nasabah tahun 2022 meningkat lebih dari 3 (tiga) kali lipat dari responden tahun 2021, menunjukkan perhatian nasabah terhadap layanan perbankan kami. Untuk itu, Bank berkomitmen untuk terus memperbaiki dan meningkatkan layanan kepada nasabah kedepannya.

The number of respondents to the customer satisfaction survey in 2022 increased by more than 3 (three) times the number of respondents in 2021, indicating customer attention to our banking services. For this reason, the Bank is committed to continuously improving and enhancing services to customers in the future.



"Tanam satu pohon dan kamu akan menyelamatkan ribuan manusia."

"Plant a tree and you'll save thousands of human."



11

Kinerja Lingkungan

*Environmental
Performance*

Berbagi Kepedulian bagi sesama dan lingkungan
adalah hal yang mulia.

*Sharing concern for others and the environment
is a noble thing.*



Kontribusi Maksimal untuk Kelestarian Lingkungan

The Maximum Contribution to Environmental Sustainability

Operasional usaha industri perbankan tidak berdampak langsung terhadap kelestarian lingkungan. Namun demikian, sebagai lembaga penyalur kredit, perbankan memiliki peran dan tanggung jawab yang tinggi untuk mewujudkan kelestarian lingkungan dengan mencermati proyek-proyek yang dibiayai oleh debiturnya. Dalam hal ini, perbankan harus memastikan bahwa proyek-proyek yang dijalankan debitur tidak berpotensi apalagi secara faktual berdampak negatif terhadap lingkungan.

Komitmen dan kontribusi perbankan terhadap kelestarian lingkungan merupakan implementasi Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang Perubahan Atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan, yang di dalamnya mengatur tentang prinsip kehati-hatian dalam penyaluran kredit. Dalam hal ini, perbankan dituntut untuk memberikan perhatian serius terhadap Analisis Mengenai Dampak Lingkungan (AMDAL) bagi perusahaan berskala besar dan atau berisiko tinggi yang mengajukan kredit. Dengan mencermati AMDAL, maka proyek-proyek yang akan dibiayai tersebut bisa dipetakan terkait upayanya dalam menjaga kelestarian lingkungan.

Regulasi tentang perlunya perbankan berkontribusi terhadap kelestarian lingkungan selanjutnya diatur dalam Undang-Undang Republik Indonesia No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup. Dalam Pasal 43, ayat (3), huruf c terdapat klausul, "Pengembangan sistem lembaga keuangan dan pasar modal yang ramah lingkungan hidup". Menurut penjelasan undang-undang ini, yang dimaksud dengan "sistem lembaga keuangan ramah lingkungan hidup" adalah sistem lembaga keuangan yang menerapkan persyaratan perlindungan dan pengelolaan lingkungan hidup dalam kebijakan pembiayaan dan praktik sistem lembaga keuangan bank dan lembaga keuangan non bank.

Dalam perkembangannya, kemudian terbit Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik (POJK Keuangan Berkelanjutan). Dengan peraturan ini, maka perbankan sebagai lembaga jasa keuangan wajib menerapkan prinsip keuangan berkelanjutan atau *sustainable finance*. Di Indonesia, keuangan berkelanjutan

Banking industry business operations do not have a direct impact on environmental sustainability. However, as a credit channeling institution, banks have a high role and responsibility for realizing environmental sustainability by observing the projects financed by their debtors. In this case, banks must ensure that the projects undertaken by debtors do not have the potential or factual negative impact on the environment.

Banking commitment and contribution to environmental sustainability is the implementation of Law of the Republic of Indonesia No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking, which regulates the principle of prudence in lending. In this case, banks must pay serious attention to the Environmental Impact Analysis (AMDAL) for large-scale and/or high-risk companies applying for credit. By looking closely at the AMDAL, the projects to be financed can be mapped in terms of their efforts to preserve the environment.

Regulations regarding the need for banks to contribute to environmental sustainability are further regulated in the Law of the Republic of Indonesia No. 32 of 2009 concerning Environmental Protection and Management. In Article 43, paragraph (3), letter c, there is a clause, "Development of an environmentally friendly system of financial institutions and capital markets". According to the elucidation of this law, what is meant by an "environmentally friendly financial institution system" is a financial institution system that applies environmental protection and management requirements in the financing policies and practices of the bank and non-bank financial institution system.

The Financial Services Authority Regulation No. 51/POJK.03/2017 was developed concerning implementing Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies (POJK Sustainable Finance). With this regulation, banks, as financial service institutions, must apply sustainable or sustainable finance principles. In Indonesia, sustainable finance is defined as comprehensive support from the financial services



didefinisikan sebagai dukungan menyeluruh dari industri jasa keuangan untuk pertumbuhan berkelanjutan yang dihasilkan dari keselarasan antara kepentingan ekonomi, sosial, dan lingkungan hidup. Penerapan keuangan berkelanjutan diperlukan sebagai modal penting untuk mewujudkan pembangunan berkelanjutan.

Menurut Otoritas Jasa Keuangan (OJK), *sustainable finance* memiliki lima dimensi, yaitu pencapaian keunggulan industri, sosial, dan ekonomi dalam rangka mengurangi ancaman pemanasan global serta pencegahan terhadap permasalahan lingkungan hidup dan sosial lainnya; pergeseran target menuju ekonomi rendah karbon yang kompetitif; promosi investasi ramah lingkungan hidup di berbagai sektor usaha/ekonomi, dan pemberian dukungan pada pelaksanaan prinsip-prinsip pembangunan Indonesia 4P (*pro-growth, pro-jobs, pro-poor, dan pro-environment*).

Komitmen Bank terhadap Kelestarian Lingkungan

Bank Artha Graha Internasional berkomitmen untuk mendorong terciptanya kelestarian lingkungan. Untuk itu, Bank memberlakukan analisis yang mengatur penilaian terhadap upaya yang dilakukan nasabah dalam rangka memelihara lingkungan hidup sebagai unsur kualitas atau syarat pembiayaan. Parameter yang digunakan di antaranya Analisis Mengenai Dampak Lingkungan (AMDAL), Program Penilaian Peringkat Perusahaan dalam Pengelolaan Lingkungan Hidup (PROPER) atau Upaya Pengelolaan Lingkungan/Upaya Pemantauan Lingkungan (UJL/UPL). Ketiga parameter ditelaah guna mencegah risiko terjadinya pencemaran atau kerusakan lingkungan dari proyek-proyek yang dikerjakan nasabah. Penelaahan dilakukan sebagai instrumen penilaian atau penyaringan risiko sosial dan lingkungan yang ditujukan kepada nasabah berupa persyaratan izin lingkungan yang disesuaikan dengan jenis usaha nasabah.

Selaras dengan itu, Bank juga mengeluarkan kebijakan Surat Edaran Kredit No. 117.01.0 Perihal Pembiayaan Proyek Bangunan Gedung Hijau. Melalui kebijakan ini, Bank mendorong agar setiap bangunan memiliki kawasan ramah lingkungan. Bangunan gedung hijau yang dimaksud adalah bangunan yang bertanggung jawab terhadap lingkungan, memiliki kinerja dan performa yang baik, terencana dan terukur secara signifikan dalam penghematan energi, air dan sumber daya lainnya (efisiensi) melalui penerapan prinsip bangunan gedung hijau sesuai fungsi dan klasifikasi dalam setiap tahap penyelenggaraannya.

industry for sustainable growth resulting from the harmony between economic, social, and environmental interests. The application of sustainable finance is needed as an essential capital to realize sustainable development.

According to the Financial Services Authority (OJK), sustainable finance has five dimensions, namely achieving industrial, social, and economic excellence to reduce the threat of global warming and prevent other environmental and social problems; shifting targets towards a competitive, low-carbon economy; promotion of environmentally friendly investment in various business/economic sectors, and providing support for the implementation of Indonesia's 4P development principles (pro-growth, pro-jobs, pro-poor, and pro-environment).

The Bank's Commitment to Environmental Sustainability

Bank Artha Graha Internasional is committed to encouraging environmental sustainability. For this reason, the Bank applies an analysis that regulates the assessment of the efforts made by customers to maintain the environment as an element of quality or financing requirements. The parameters used include Environmental Impact Analysis (AMDAL), Company Rating Program in Environmental Management (PROPER), or Environmental Management Efforts/Environmental Monitoring Efforts (UJL/UPL). The three parameters are reviewed to prevent the risk of pollution or environmental damage from customer projects. The review is carried out as an instrument for assessing or screening social and environmental risks aimed at customers through ecological permit requirements adjusted to the type of customer's business.

In line with that, the Bank also issued a Credit Circular Letter No. 117.01.0 Concerning Green Building Project Financing. Through this policy, the Bank encourages every building to have an environmentally friendly area. Green buildings in question are responsible for the environment, have good performance, and are planned and measured significantly in terms of saving energy, water, and other resources (efficiency) through applying green building principles according to function and classification in each maintenance stage.



Sementara itu, secara internal, dukungan terhadap kelestarian lingkungan diwujudkan dengan menerapkan operasional kantor yang ramah lingkungan dengan memegang prinsip 3R (*Reduce, Reuse & Recycle*). Prinsip ini diwujudkan melalui pengelolaan yang baik terkait penggunaan bahan baku/material kertas, energi (bahan bakar minyak dan listrik), emisi, air dan air limbah.

Pemakaian Kertas

Bank menggunakan beragam jenis kertas guna mendukung kegiatan operasionalnya. Kertas yang digunakan memiliki jenis dan ukuran yang bervariasi seperti kertas HVS A4 70 gr, kertas HVS A4 75 gr, kertas HVS A3 80 gr, kertas HVS F4 70 gr, kertas HVS F4 75 gr, kertas thermal edc ukuran 56 x 33 mm, kertas thermal edc ukuran 57 x 48 mm, kertas thermal ATM ukuran 80 x 140 mm, kertas telstruk ukuran 58 x 48 mm, kertas *continuous form* 9½ x 11".

Bank menyadari bahwa bahan baku kertas adalah pepohonan spesifik yang diolah menjadi bubur kertas dan diproses secara khusus. Untuk itu, Bank berupaya semaksimal mungkin untuk mengurangi penggunaan kertas sehingga turut berkontribusi mengurangi penebangan pohon untuk membuat kertas. Penghematan penggunaan kertas dilakukan antara lain dengan penggunaan 2 (dua) sisi kertas, penggunaan kertas bekas untuk kebutuhan internal, memaksimalkan penggunaan *e-mail* sebagai sarana pengiriman data/dokumen dan memaksimalkan penyimpanan dokumen dilakukan secara digital.

Berikut data pemakaian kertas berdasarkan jenisnya per 31 Desember 2022:

Tabel Penggunaan Kertas Tahun 2020-2022 [OJK F.5]

Uraian Remarks	Satuan Unit	2022	2021	2020
<i>Continuous Form</i> Continuous Form	Dus Box	138	113	131
HVS HVS	Rim Rims	6.197	10.086	9.784
Telstruk dan Kertas Thermal Telstruct and Thermal Paper	Roll	2.501	2.103	2.947

Meanwhile, internally, support for environmental sustainability is realized by implementing environmentally friendly office operations by adhering to the 3R principles (*Reduce, Reuse & Recycle*). This principle is recognized through good management related to using raw materials/paper materials, energy (fuel oil and electricity), emissions, water, and wastewater.

Paper Usage

Banks use various types of paper to support their operational activities. The paper used has multiple types and sizes, such as 70 gr HVS A4 paper, 75 gr HVS A4 paper, 80 gr HVS A3 paper, 70 gr HVS F4 paper, 75 gr HVS F4 paper, 56 x 33 mm thermal EDC paper, thermal EDC size 57 x 48 mm, ATM thermal paper size 80 x 140 mm, text structure paper size 58 x 48 mm, continuous form paper 9½ x 11".

The Bank realizes that the raw paper materials are specific trees processed into pulp and explicitly processed. For this reason, the Bank makes every effort to reduce the use of paper so that it contributes to reducing the cutting of trees to make paper. Savings on paper use are made, among others, by using 2 (two) sides of the paper, using a user form for internal needs, maximizing the use of *e-mail* to send data/documents, and maximizing document storage done digitally.

The following is paper usage data by type as of December 31, 2022:

Table of Paper Usage for 2020-2022 [OJK F.5]



Merujuk tabel di atas, volume penggunaan kertas mengalami penurunan dibanding tahun sebelumnya. Hal itu terjadi karena Bank memang sedang berupaya dalam mengurangi penggunaan kertas dimana transaksi dan laporan yang dibuat dan dikembangkan mengarah ke digitalisasi dan *paperless*.

Pengelolaan Energi

Operasional Bank memerlukan dua sumber energi utama, yaitu listrik dan bahan bakar minyak (BBM), yang dipasok oleh pihak ketiga. Selain untuk penerangan, listrik digunakan untuk sumber energi berbagai peralatan elektronik sarana dan sarana kantor, seperti komputer, laptop, mesin fotokopi, printer, alat pendingin ruangan/AC, mesin ATM, dan lain-lain. Adapun BBM sebagian besar digunakan sebagai sumber energi kendaraan operasional. Oleh karena listrik maupun BBM merupakan sumber energi tak terbarukan dan ketersediaannya semakin terbatas, maka Bank berkomitmen untuk melakukan berbagai langkah penghematan. [GRI 3-3]

Penghematan listrik antara lain dilakukan dengan mematikan AC dan lampu penerangan saat pulang kerja, memakai penerangan lampu sesuai kebutuhan di luar jam kerja, mematikan komputer bila tidak digunakan, mengatur komputer menjadi “sleep” jika tidak digunakan, mematikan peralatan listrik jika tidak digunakan, seperti lampu toilet dan AC. Selanjutnya, mencabut kabel yang terhubung listrik saat pulang kerja, mengganti AC sentral ke AC Split, menggunakan lampu LED, jam operasional lift dibatasi selama jam kerja. Upaya penghematan energi yang dilakukan Bank sejalan dengan Instruksi Presiden Republik Indonesia No. 13 Tahun 2011 tentang Penghematan Energi dan Air, serta Peraturan Menteri Energi dan Sumber Daya Mineral Republik Indonesia No. 13 Tahun 2012 tentang Penghematan Pemakaian Tenaga Listrik. [GRI 3-3] [OJK F.7]

Per 31 Desember 2022, Bank menggunakan listrik sebesar 6.186.223 kWh, atau setara dengan 22.270 Gigajoule (GJ), turun dibandingkan tahun 2021, yang mencapai 6.471.836 kWh atau 23.299 GJ. Penurunan terjadi karena penghematan yang dilakukan Bank seperti yang telah dijelaskan sebelumnya. [GRI 3-3, 302-1] [OJK F.6]

Referring to the table above, the volume of paper use has decreased compared to the previous year. This happened because the Bank is indeed trying to reduce the use of paper where transactions and reports that are made and developed lead to digitalization and *paperless*.

Management of Energy

Bank operations require two primary energy sources, electricity and fuel oil (BBM), which third parties supply. In addition to lighting, electricity is an energy source for various electronic equipment and office facilities, such as computers, laptops, copiers, printers, air conditioners, ATM, etc. Most of the fuel is used as an energy source for operational vehicles. Because electricity and fuel are non-renewable sources of energy and their availability is increasingly limited, the Bank is committed to implementing various savings measures. [GRI 3-3]

Saving electricity, among others, is done by turning off air conditioners and lighting when they come home from work, using lighting as needed outside working hours, turning off the computer when not in use, setting the computer to “sleep” when not in use, and turn off electrical equipment when not in use, such as toilet lights and air conditioners. Furthermore, by unplugging the cable connected to the electricity when you get home from work, changing the central AC to Split AC, and using LED lights, the elevator operating hours are limited during working hours. Energy saving efforts carried out by the Bank are in line with the Instruction of the President of the Republic of Indonesia No. 13 of 2011 concerning Saving Energy and Water, as well as the Regulation of the Minister of Energy and Mineral Resources of the Republic of Indonesia No. 13 of 2012 concerning Saving Electricity Usage. [GRI 3-3] [OJK F.7]

As of December 31, 2022, the Bank used 6,186,223 kWh of electricity, or the equivalent of 22,270 Gigajoules (GJ), a decrease compared to 2021, which reached 6,471,836 kWh or 23,299 GJ. The decline occurred due to savings made by the Bank, as previously explained. [GRI 3-3, 302-1] [OJK F.6]



Tabel Konsumsi Listrik Tahun 2020-2022

Table of Electricity Consumption for 2020-2022

Uraian Remarks	Satuan Unit	2022	2021	2020
Penggunaan listrik*) Electricity Usage*)	kWh kWh	6.186.223	6.471.836	6.823.240
	GigaJoules GigaJoules	22.270	23.299	24.564
Penambahan/(Pengurangan) Increase/(Decrease)		(4,41%)	(5,15%)	(11,99%)

Data merujuk Kantor Pusat dan Kantor Cabang

Konversi kWh ke Gigajoule: <https://www.convertunits.com/from/kWh/to/gigajoule>

Data refers to the Head Office and Branch Offices

Convert kWh to Gigajoule: <https://www.convertunits.com/from/kWh/to/gigajoule>

Sementara itu, berkaitan dengan intensitas konsumsi energi (IKE), khususnya listrik, Bank belum melakukan audit energi pada kantor pusat maupun kantor-kantor operasional lainnya. Untuk itu, Bank belum bisa menyampaikan IKE berdasarkan audit energi. Sebagai alternatif, penghitungan IKE dilakukan dengan menggunakan rumus berikut:

Meanwhile, related to Energy Consumption Intensity (IKE), especially electricity, the Bank has not conducted an energy audit at the head office or other operational offices. For this reason, the Bank has not been able to submit IKE based on an energy audit. As an alternative, the calculation of IKE is carried out using the following formula:

$$\text{IKE} = \frac{\text{Pemakaian energi listrik (KWh)}}{\text{Luas bangunan}}$$

$$\text{IKE} = \frac{\text{Use of electrical energy (KWh)}}{\text{Building area}}$$

$$\text{Luas bangunan}$$

$$\text{Building area}$$

Hasil perhitungan tersebut selanjutnya dibandingkan dengan tabel intensitas konsumsi energi sebagai berikut:

The calculation results are then compared with the energy consumption intensity table as follows:

Tabel Intensitas Konsumsi Energi (IKE) Gedung Perkantoran ber-AC

Table of Energy Consumption Intensity (IKE) of Air-Conditioned Office Buildings

Kriteria Criteria	Ber-AC With AC		Tanpa AC Without AC	
	kWh/m ² /bulan kWh/m ² /month	kWh/m ² /tahun* kWh/m ² /year*	kWh/m ² /bulan kWh/m ² /month	kWh/m ² /tahun* kWh/m ² /year*
Sangat efisien Very Efficient	<8,5	<102	<3,4	<40,8
Efisien Efficient	8,5-14	102-168	3,4-5,6	40,8-67,2
Cukup efisien Pretty Efficient	14-18,5	168-222	5,6-7,4	67,2-88,8
Boros Wasteful	>18,5	>222	>7,4	88,8

Sumber: Lampiran Peraturan Menteri Energi dan Sumber Daya Mineral Republik Indonesia No. 13 Tahun 2012 tentang Penghematan Pemakaian Tenaga Listrik

*konversi dalam setahun

Source: Appendix to Regulation of the Minister of Energy and Mineral Resources of the Republic of Indonesia No. 13 of 2012 concerning Saving Electricity Usage

*conversion in a year



Dalam laporan ini, data IKE merujuk pada Kantor Pusat Bank. Berdasarkan rumus di atas, serta perbandingan dengan IKE Gedung Perkantoran ber-AC, diperoleh IKE tahun 2022, 2021, dan 2020 sebagai berikut: [OJK F.6]

In this report, IKE data refers to the Bank's Head Office. Based on the formula above, as well as a comparison with the IKE of Office Buildings with AC, the IKE for 2022, 2021, and 2020 is obtained as follows: [OJK F.6]

Tabel Intensitas Konsumsi Energi Kantor Pusat Operasional Tahun 2020-2022

Table of Energy Consumption Intensity of Operational Headquarters for 2020-2022

Tahun Year	Rasio Intensitas Energi (kWh/m ² /bulan) Energy Intensity Ratio (kWh/m ² /month)	Kriteria Criteria
2022	8,4	Sangat Efisien Very Efficient
2021	8,8	Efisien Efficient
2020	8,7	Efisien Efficient

Adapun penggunaan BBM selama tahun pelaporan adalah 431.457 liter atau setara dengan 14.756 GJ, turun dibandingkan tahun 2021, yang mencapai 432.000 liter atau 14.774 GJ. Penurunan terjadi karena efisiensi yang dilakukan Bank dalam penggunaan kendaraan bermotor dimana kendaraan hanya dipakai sesuai dengan kebutuhan dan tujuan yang jelas serta pengaturan rute perjalanan yang efektif.

The fuel used during the reporting year was 431,457 liters, or the equivalent of 14,756 GJ, decreased compared to 2021, which reached 432,000 liters or 14,774 GJ. The decrease was due to the efficiency carried out by the Bank in the use of motorized vehicles, where vehicles were only used according to precise needs and objectives, as well as setting effective travel routes.

Tabel Konsumsi BBM Tahun 2020-2022

Table of Fuel Consumption for 2020-2022

Jenis BBM Fuel Type	Satuan Unit	2022	2021	2020
Bensin Gas	Liter Liter	424.304	432.000	426.114
Solar Diesel	Liter Liter	7.153	0	0
Jumlah Total	Liter Liter	431.457	432.000	426.114
	Gigajoules Gigajoules	14.756	14.774	14.573
Penambahan/(Pengurangan) Increase/(Decrease)	%	(0,13%)	1,38%	(28,99%)

Konversi liter ke Gigajoule: <https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule>

Convert liters to Gigajoules: <https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule>

Pengelolaan Emisi Gas Rumah Kaca

Emisi gas rumah kaca (GRK) merupakan salah satu isu utama warga dunia. Hal itu terjadi karena emisi merupakan salah satu pemicu terjadinya pemanasan global dan perubahan iklim yang berdampak negatif bagi kehidupan di bumi. Sebagai bagian dari warga dunia, Indonesia

Management of Greenhouse Gas Emissions

Greenhouse gas (GHG) emissions are one of the main issues of the world's citizens. This happens because emissions are one of the triggers for global warming and climate change, which harm life on earth. As part of a world citizen, Indonesia is committed to realizing



berkomitmen untuk mewujudkan *net zero emission* (NZE) pada tahun 2060. Bahkan, kalau bisa lebih cepat dari itu. Program NZE yang bertujuan untuk menekan pencemaran lingkungan yang berpotensi mengakibatkan pemanasan global, terutama emisi gas rumah kaca menjadi istilah populer setelah diadakannya *Paris Climate Agreement* tahun 2015 dimana Indonesia menjadi salah satu negara yang menandatangani perjanjian tersebut.

Bank sebagai bagian dari “*The First Movers on Sustainable Banking*” berkomitmen untuk berkontribusi dengan penurunan emisi gas rumah kaca dengan melakukan pengelolaan emisi dengan baik. Apalagi dalam menjalankan operasional usaha, Bank menghasilkan emisi dari penggunaan listrik dan BBM. Dalam laporan ini, emisi yang dilaporkan adalah emisi GRK langsung (cakupan 1) yang dihasilkan dari penggunaan bahan bakar fosil (bensin dan solar) dan emisi GRK [Cakupan 2] tidak langsung yang bersumber dari penggunaan listrik. Emisi GRK dominan yang dihasilkan, baik cakupan 1 dan 2 adalah karbon dioksida (CO₂).

Untuk menghitung emisi GRK [Cakupan 1] langsung, metode yang dipakai di Indonesia dan negara-negara *non-Annex 1* (negara berkembang) adalah Tier-1, yaitu berdasarkan data konsumsi energi dikalikan faktor emisi *default* IPCC 2019 (*Intergovernmental Panel on Climate Change/Panel Antar pemerintah tentang Perubahan Iklim*) dengan rumus sebagai berikut:

net zero emission (NZE) by 2060. Even sooner than that. The NZE program, which aims to reduce environmental pollution that has the potential to cause global warming especially greenhouse gas emissions became a popular term after the *Paris Climate Agreement* was held in 2015 when Indonesia became one of the countries that signed the agreement.

As part of “*The First Movers on Sustainable Banking*” the Bank is committed to reducing greenhouse gas emissions by managing emissions properly. Moreover, in business operations, the Bank generates emissions from using electricity and fuel. In this report, the emissions reported are direct (scope 1) GHG emissions resulting from the use of fossil fuels (gasoline and diesel) and indirect [Scope 2] GHG emissions originating from the use of electricity. The dominant GHG emissions produced in scopes 1 and 2 are carbon dioxide (CO₂).

To calculate direct [Scope 1] GHG emissions, the method used in Indonesia and non-Annex 1 countries (developing countries) is Tier-1, which is based on energy consumption data multiplied by the IPCC 2019 default emission factor (*Intergovernmental Panel on Climate Change/Intergovernmental Panel on Climate Change*) with the following formula:

Emisi Hasil Pembakaran Bahan Bakar
Fuel Combustion Emissions

$$\text{Emisi GRK} \left(\frac{\text{kg}}{\text{thn}} \right) = \text{Konsumsi Energi} \left(\frac{\text{TJ}}{\text{thn}} \right) \times \text{Faktor Emisi} \left(\frac{\text{kg}}{\text{TJ}} \right)$$

GHG Emission Energy Consumption Emission Factor

Dari hasil perhitungan sesuai rumus di atas, maka selama tahun pelaporan, Bank menghasilkan emisi gas rumah kaca langsung [Cakupan 1] dari penggunaan solar dan bensin sebesar 989.422 kgCO₂eq, naik dibandingkan tahun 2021 dengan emisi GRK sebesar 987.941 kgCO₂eq. Kenaikan dipengaruhi oleh perbedaan nilai faktor emisi default antara solar dan bensin. [OJK F.11]

From the results of calculations according to the formula above, during the reporting year, the Bank generated direct greenhouse gas emissions [Scope 1] from the use of diesel and gasoline of 989,422 kgCO₂eq, an increase compared to 2021 with GHG emissions of 987,941 kgCO₂eq. The increase is influenced by the difference in the value of the default emission factor between diesel and gasoline. [OJK F.11]


Tabel Emisi Gas Rumah Kaca Langsung (Cakupan 1) Tahun 2020-2022
Table of Direct Greenhouse Gas Emissions (Scope 1) in 2020-2022

Konsumsi Bahan Bakar Fuel Consumption	Konsumsi Energi [TeraJoule] Energy Consumption [TeraJoule]			FE Default IPCC 2006 CO ₂ (Kg/TJ) FE Default IPCC 2006 CO ₂ (Kg/TJ)	Total Emisi CO ₂ yang Dihasilkan (Kg) Total CO ₂ Emissions Generated (Kg)		
	2022	2021	2020		2022	2021	2020
Solar (Diesel) Solar (Diesel)	0,26	0,00	0,00	74.100	19.081	0,00	0,00
Bensin Gas	14,00	14,26	13,96	69.300	970.341	987.941	967.619
Jumlah Total	14,26	14,26	13,96		989.422	987.941	967.619

Sementara itu, untuk emisi gas rumah kaca tidak langsung (cakupan 2, yaitu yang bersumber dari energi dari luar berupa listrik) diperoleh dengan mengalikan konsumsi listrik (dalam Kwh per tahun) dengan *average grid emission factor* yang dikeluarkan Kementerian ESDM merujuk RUPTL PLN 2015-2024 yaitu sebesar 0,934 kgCO₂/Kwh (2017). Berdasarkan perhitungan itu, emisi gas rumah kaca tidak langsung (cakupan 2) dari penggunaan energi listrik tahun 2022 tercatat sebesar 5.777.932 kgCO₂eq, turun dibandingkan tahun 2021, yang mencapai 6.044.695 kgCO₂eq. [OJK F.11]

Meanwhile, indirect greenhouse gas emissions (scope 2, namely those originating from outside energy in the form of electricity) are obtained by multiplying the electricity consumption (in Kwh per year) with the average grid emission factor issued by the Ministry of Energy and Mineral Resources referring to the RUPTL PLN 2015-2024 namely 0.934 kgCO₂/Kwh (2017). Based on this calculation, indirect greenhouse gas emissions (scope 2) from using electrical energy in 2022 were recorded at 5,777,932 kgCO₂eq, a decrease compared to 2021, which reached 6,044,695 kgCO₂eq. [OJK F.11]

Tabel Emisi Gas Rumah Tidak Langsung [Cakupan 2] Tahun 2020-2022
Table of Indirect Greenhouse Gas Emissions [Scope 2] in 2020-2022

Konsumsi Energi Energy Consumption	Tahun (kWh) Year (kWh)			Emisi CO ₂ yang Dihasilkan (kg) CO ₂ Emission produced (kg)		
	2022	2021	2020	2022	2021*	2020*
Listrik Electricity	6.186.223	6.471.836	6.823.240	5.777.932	6.044.695	6.372.906

*disajikan kembali

*represented

Pengelolaan Air

Bank menggunakan air untuk keperluan domestik perkantoran, seperti pembilasan di kamar kecil, wudhu, mencuci peralatan dapur, menyiram tanaman, dan sebagainya. Air yang digunakan Bank sebagian besar dipasok oleh pihak ketiga, yaitu perusahaan daerah air minum (PDAM), dan selebihnya menggunakan air tanah.

Management of Water

Banks use water for domestic office purposes, such as rinsing in the restroom, ablution, washing kitchen utensils, watering plants, etc. Most of the water used by the Bank supplied by a third party, namely Local Water Company (PDAM), the rest uses groundwater.



Seperti halnya listrik dan BBM, ketersediaan air bersih juga semakin berkurang. Pasokan bahan baku untuk PDAM semakin terbatas akibat banyak sumber air baku yang tercemar, sedangkan air tanah ketersediaannya juga kian terbatas seiring dengan semakin masifnya penyedotan untuk berbagai keperluan, termasuk untuk industri, pabrik, perkantoran, perhotelan, dan sebagainya.

Apabila penggunaan air tidak diatur dengan baik, maka krisis air bersih niscaya menjadi kenyataan. Berkaitan dengan hal ini, Bappenas dalam Kajian Lingkungan Hidup Strategis (KKLS) RPJM 2019 memproyeksikan ketersediaan air akan mencapai kelangkaan absolut pada 2040. Kelangkaan absolut atau 'absolute scarcity' tak lain adalah jumlah sumber daya air tidak mencukupi untuk memenuhi kebutuhan dan keinginan manusia.

Ketersediaan air bersih yang semakin terbatas, serta proyeksi krisis air bersih, mendorong Bank untuk mengelola penggunaan air dengan sebaik-baiknya. Selain menganjurkan kepada seluruh karyawan agar bertanggung jawab dalam pemakaian air, Bank juga membuat pengumuman atau himbauan berupa stiker terkait hemat air di setiap wastafel dan toilet di seluruh kantor cabang, penggunaan air untuk cuci peralatan makan atau minum ditetapkan 2 kali dalam 1 hari, menutup kran air usai digunakan dan melakukan *monitoring* rutin apakah ada kebocoran atau kelalaian lupa menutup kran.

Per 31 Desember 2022, volume penggunaan air tercatat sebesar 35.426 m³, naik dibandingkan tahun 2021, dengan penggunaan sebesar 34.934 m³. Kenaikan terjadi karena adanya kenaikan penggunaan air pada beberapa kantor cabang. [OJK F.8]

As with electricity and fuel, the availability of clean water is also decreasing. The supply of raw materials for PDAM is increasingly limited due to many polluted sources of plain water. The availability of groundwater is also increasingly limited in line with the increasingly massive extraction for various purposes, including for industry, factories, offices, hotels, etc.

A clean water crisis will undoubtedly become a reality if water use is not regulated correctly. In this regard, Bappenas, in the 2019 RPJM Strategic Environmental Study (KKLS), projects that water availability will reach absolute scarcity by 2040. Absolute or 'absolute scarcity' is the number of water resources insufficient to meet human needs and desires.

The increasingly limited availability of clean water, as well as the projected clean water crisis, encourages the Bank to manage water usage as well as possible. In addition to encouraging all employees to be responsible in the use of water, the Bank makes announcements or appeals in the form of stickers related to water saving in every sink and toilet in all branch offices, the use of water to wash eating or drinking utensils is set at 2 times in 1 day, closing the water tap after use and conducting routine monitoring for leaks or negligence in forgetting to close the tap.

As of December 31, 2022, the volume of water usage was recorded at 35,426 m³, an increase compared to 2021, with a usage of 34,934 m³. The rise occurred due to an increase in water usage at several branch offices. [OJK F.8]

Tabel Penggunaan Air Tahun 2020-2022

Table of Water Usage in 2020-2022

Uraian Description	Satuan Unit	2022	2021	2020
Pemakaian Air Water Usage	m ³ m ³	35.426	34.934	39.259
Penambahan/(Pengurangan) Increase/(Decrease)	%	1,41	(11,02)	(27,82)



Pengelolaan Limbah

Sejalan dengan implementasi operasional kantor yang ramah lingkungan, Bank semaksimal mungkin menerapkan prinsip 3R (*Reduce, Reuse* dan *Recycle*). Untuk mengurangi limbah plastik kemasan minuman sekali pakai misalnya, Bank menerapkan kebijakan berupa kewajiban setiap karyawan membawa tumbler pribadi, penyediaan dispenser air minum di setiap ruangan kerja dan ruang rapat, serta penyajian air minum untuk tamu dengan gelas berbahan kaca. Sementara itu, untuk pengelolaan sampah domestik perkantoran, Bank telah menyediakan tempat sampah dalam jumlah cukup dengan pemisahan antara sampah organik dan sampah anorganik.

Pengelolaan Keanekaragaman Hayati [OJK F.10]

Komitmen Bank terhadap upaya mewujudkan lingkungan yang lebih baik tak hanya dengan menjalankan operasional kantor yang ramah lingkungan, tetapi juga dilakukan dengan melakukan konservasi keanekaragaman hayati. Untuk itu, Bank melalui Artha Graha Peduli bekerja sama dengan Balai Besar Taman Nasional Bukit Barisan Selatan (TNBBS) dan Balai Konservasi Sumber Daya Alam Bengkulu melakukan optimalisasi pengelolaan *Tambling Wildlife Nature Conservation* (TWNC) seluas 45.000 hektare, yang merupakan bagian dari Taman Nasional Bukit Barisan Selatan seluas 365.000 hektare yang terletak di ujung selatan Pulau Sumatra. Kegiatan yang dilakukan antara lain:

1. Perlindungan dan Pengamanan Kawasan
 - a. Penjagaan dan patroli rutin bersama.
 - b. Sosialisasi di daerah penyangga untuk mengurangi potensi terjadinya gangguan di kawasan konservasi.
 - c. Melakukan tindakan represif terhadap pelaku tindak pidana lingkungan hidup dan kehutanan.
 - d. Memetakan dan mengevaluasi terhadap lokasi perambahan, lokasi rawan, dan lokasi yang berpotensi terjadinya konflik.
 - e. Rakor tingkat Provinsi dengan instansi penegak hukum. (POLDA, KEJATI, PENGADILAN).
2. Pemeliharaan Flora dan Fauna
 - a. Penelitian keanekaragaman hayati (tumbuhan dan satwa) di areal kolaborasi.
 - b. Survei distribusi dan populasi mamalia besar (gajah/harimau/badak) dan/atau mamalia penting lain.
 - c. Pembuatan database konservasi keanekaragaman hayati.

Management of Waste

In line with implementing environmentally friendly office operations, the Bank applies the 3R principles as much as possible (Reduce, Reuse, and Recycle). To reduce plastic waste from single-use beverage packaging, for example, the Bank implements a policy in the form of the obligation for each employee to bring their tumbler, provision of drinking water dispensers in every work room and meeting room, and serving drinking water to guests in glass cups. Meanwhile, for domestic office waste management, the Bank has provided sufficient trash cans with a separation between organic and inorganic waste.

Biodiversity Management [OJK F.10]

The Bank's commitment to creating a better environment is not only by running environmentally friendly office operations but also by conserving biodiversity. For this reason, the Bank, through Artha Graha Peduli, is working with the Bukit Barisan Selatan National Park Agency (TNBBS) and the Bengkulu Natural Resources Conservation Agency to optimize the management of Tambling Wildlife Nature Conservation (TWNC) covering an area of 45,000 hectares, which is part of the Bukit Barisan National Park. South with an area of 365,000 hectares located on the southern tip of Sumatra Island. Activities carried out include:

1. Area Protection and Security
 - a. Joint surveillance and routine patrols.
 - b. Outreach in buffer zones to reduce the potential for disturbances in conservation areas.
 - c. Carry out repressive measures against perpetrators of environmental and forestry crimes.
 - d. Mapping and evaluating encroachment locations, vulnerable locations, and locations with potential conflict.
 - e. Provincial-level coordination with law enforcement agencies (Regional Police, High Court, Court).
2. Maintenance of Flora and Fauna
 - a. Biodiversity research (plants and animals) in the collaboration area.
 - b. Distribution and population surveys of large mammals (elephant/tiger/rhinoceros) and/or other vital mammals.
 - c. Creating a database for biodiversity conservation.



- d. Pengembangan pusat rehabilitasi, penyelamatan, dan karantina tumbuhan dan satwa liar.
 - e. Melaksanakan penelitian ilmiah bersama dengan instansi lain yang bertujuan untuk mengembangkan ilmu pengetahuan di area kolaborasi.
 3. Pengembangan Wisata Alam dan Jasa Lingkungan di TNBBS Area TWNC memiliki banyak potensi wisata yang bisa dikembangkan. Dengan didukung tingkat kekayaan hayati yang tinggi, terutama dengan ikon harimau sumatra (*Panthera Tigris Sumatrae*), memungkinkan wilayah TWNC menjadi salah satu destinasi wisata terbaik kelas dunia.
 - a. Pembuatan atau perawatan sarana dan prasarana wisata alam di area kolaborasi.
 - b. Melaksanakan promosi objek wisata alam melalui berbagai media, brosur dan leaflet.
 - c. Pemeliharaan sarana prasarana objek wisata alam dan jalur pengamanan Kawasan.
 - d. Publikasi keanekaragaman hayati, potensi obyek wisata alam, kegiatan wisata alam dan pengelolaan kawasan konservasi secara kolaboratif melalui berbagai media.
 4. Pemulihan Ekosistem/Pembinaan Habitat
Pemulihan ekosistem dan pembinaan habitat sangat penting dalam pengelolaan karena masih banyak terdapatnya kawasan yang memiliki lahan kritis dan lahan yang dipenuhi oleh tumbuhan invasif.
 - a. Pengendalian tumbuhan invasif mantangan (*Merremia Peltata*).
 - b. Penanaman tanaman asli area kolaborasi TNBBS di lahan bekas pengendalian mantangan dan area kritis lainnya.
 - c. Pembuatan atau perawatan padang penggembalaan rusa dan satwa liar lainnya (*grazing area*).
 - d. Pembuatan dan perawatan lokasi sumber air dan mineral untuk satwa liar.
 - e. Pelepasan satwa liar di area kolaborasi.
 5. Pembinaan dan Pemberdayaan Masyarakat di Sekitar Kawasan
 - a. Pendampingan dan penguatan kelompok-kelompok masyarakat.
 - b. Peningkatan pelayanan kesehatan terhadap masyarakat.
 - c. Peningkatan dan fasilitasi pendidikan masyarakat sekitar area kolaborasi.
 - d. Pendampingan sosial dan kebudayaan masyarakat sekitar area kolaborasi.
- d. Development of rehabilitation, rescue, and quarantine centers for wild plants and animals.
 - e. Carry out joint scientific research with other agencies aiming to develop collaboration knowledge.
 3. Development of Nature Tourism and Environmental Services in TNBBS The TWNC area has a lot of tourism potential that can be developed. Supported by a high level of biological richness, especially the iconic Sumatra tiger (*Panthera Tigris Sumatrae*), the TWNC region can become one of the best world-class tourist destinations.
 - a. Creation or maintenance of natural tourism facilities and infrastructure in collaboration areas.
 - b. Carry out the promotion of natural tourism objects through various media, brochures, and leaflets.
 - c. Maintenance of infrastructure facilities for natural tourism objects and area security routes.
 - d. Publication of biodiversity, potential natural tourism objects, nature tourism activities, and collaborative management of conservation areas through various media.
 4. Ecosystem Restoration/Habitat Development
Ecosystem restoration and habitat development are critical in management because many areas still have necessary land and land filled with weeds.
 - a. Control of weeds of manggar (*Merremia Peltata*).
 - b. Planting native plants in the collaboration area of BBSNP on formerly controlled lands and other critical areas.
 - c. Creating or maintaining pastures for deer and other wildlife (*grazing areas*).
 - d. Creation and maintenance of water and mineral sources for wildlife.
 - e. Release of wild animals in collaboration areas.
 5. Development and Empowerment of Communities Around the Area
 - a. Assistance and strengthening of community groups.
 - b. Improving health services to the community.
 - c. Improvement and facilitation of community education around the collaboration area.
 - d. Social and cultural assistance for the community around the collaboration area.



6. Peningkatan dan Pengembangan Kualitas Sumber Daya Manusia

- Pelatihan SMART patrol dan pelatihan teknik sampling dan analisis data inventarisasi keanekaragaman hayati dan pelatihan lainnya yang mendukung kegiatan kolaborasi;
- Pengembangan kapasitas Polisi Kehutanan (Polhut) dan SGA dalam penguatan teknik fasilitasi, pengelolaan konflik dan pendampingan masyarakat; dan
- Pengembangan Pusat pembelajaran model Taman Nasional yang mandiri dan kolaboratif.

7. Perencanaan, Monitoring, Evaluasi, dan Supervisi Program Perencanaan, Monitoring, Evaluasi dan Supervisi bertujuan untuk mengawal seluruh kegiatan kerja sama dalam satu tahun agar mendapat hasil yang maksimal.

- Pembahasan dan penyusunan Rencana Pelaksanaan Program (RPP) dan Rencana Kerja Tahunan (RKT);
- Ekspose hasil kegiatan kerja sama;
- Monitoring;
- Evaluasi;
- Supervisi; dan
- Pelaporan.

• Pengembangan Wisata Alam dan Jasa Lingkungan di TNBBS

Area TWNC memiliki banyak potensi wisata yang bisa dikembangkan. Dengan didukung tingkat kekayaan hayati yang tinggi, terutama dengan ikon harimau sumatra (*Panthera Tigris Sumatrae*), memungkinkan wilayah TWNC menjadi salah satu destinasi wisata terbaik kelas dunia. Salah satu bentuk kegiatan pemanfaatan jasa lingkungan dan wisata alam yang dilakukan oleh TWNC adalah melakukan promosi wisata.

Sampai saat ini, pengelola TWNC masih fokus dalam kegiatan konservasi dan persiapan untuk menjadikan TWNC sebagai destinasi wisata yang bertaraf internasional, sehingga aktivitas wisata belum menjadi tujuan utama kegiatan. Meskipun begitu, TWNC melakukan beberapa kegiatan yang berkaitan dengan wisata alam yaitu inventarisasi potensi, pembuatan atau perawatan sarana dan prasarana wisata alam, promosi objek wisata alam, pemeliharaan sarana dan prasarana objek wisata alam dan jalur pengamanan kawasan, publikasi keanekaragaman hayati, potensi obyek wisata alam, kegiatan wisata alam dan pengelolaan kawasan konservasi secara kolaboratif melalui berbagai media informasi.

6. Improving and Developing the Quality of Human Resources

- SMART patrol training and training on sampling techniques, data analysis on biodiversity inventory, and other training supporting collaborative activities;
- Capacity building for the Forestry Police (Polhut) and SGA in strengthening facilitation techniques, conflict management, and community assistance; and
- Development of an independent and collaborative National Park model learning center.

7. Planning, Monitoring, Evaluation, and Supervision The Planning, Monitoring, Evaluation, and Supervision Program aims to oversee all cooperation activities in one year to obtain maximum results.

- Discussion and preparation of the Program Implementation Plan (RPP) and Annual Work Plan (RKT);
- Expose the results of collaborative activities;
- Monitoring;
- Evaluation;
- Supervision; and
- Reporting.

• Development of Nature Tourism and Environmental Services in TNBBS

The TWNC area has a lot of tourism potential that can be developed. Supported by a high level of biological richness, especially the iconic Sumatra tiger (*Panthera Tigris Sumatrae*), the TWNC region has become one of the best world-class tourist destinations. One form of utilization of environmental services and nature tourism carried out by TWNC is tourism promotion.

Until now, TWNC managers are still focused on conservation and preparation activities to make TWNC an international tourist destination, so tourism activities have not become the leading activity destination. Even so, TWNC carries out several activities related to nature tourism, namely an inventory of potential, manufacture, or maintenance of natural tourism facilities and infrastructure, promotion of natural tourist objects, maintenance of natural tourist facilities and infrastructure and area security pathways, publication of biodiversity, potential natural tourism objects, nature tourism activities, and collaborative conservation area management through various information media.



Biaya Lingkungan

Bank mengalokasikan biaya lingkungan pada tahun 2022 sebesar Rp43,95 miliar untuk keamanan dan kebersihan serta sebesar Rp22,02 juta untuk penanaman pohon dan bantuan sarana dan prasarana pertanian untuk pengembangan budidaya sayur dan buah. Jumlah itu naik dibandingkan tahun 2021 dengan biaya lingkungan sebesar Rp40,93 miliar. [OJK F.4]

Environmental Cost

The Bank allocates IDR43.95 billion for environmental costs in 2022 for safety and hygiene and IDR22.02 million for tree planting and assistance for agricultural facilities and infrastructure for the development of vegetable and fruit cultivation. This number has increased compared to 2021 with environmental costs of IDR40.93 billion. [OJK F.4]



Lembar Umpan Balik [OJK G.2]

Feedback Sheet [OJK G.2]

Terima kasih kepada Bapak/Ibu/Saudara yang telah membaca Laporan Keberlanjutan Bank Artha Graha Internasional Tahun 2022. Untuk meningkatkan isi Laporan Keberlanjutan pada tahun-tahun mendatang, kami berharap Bapak/Ibu/Saudara bersedia untuk mengisi Lembar Umpan Balik ini dengan melingkari salah satu jawaban dan mengisi titik-titik yang tersedia, kemudian mengirimkannya kepada kami.

Thank you for reading the PT Bank Artha Graha Internasional Tbk 2022 Sustainability Report. To improve the contents of the Sustainability Report in the upcoming years, we hope for your willingness to fill out this Feedback Sheet by circling any one answer and fill in the blanks provided, then send it to us.

- Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai kinerja ekonomi, sosial dan lingkungan yang dilakukan oleh Bank:
This Sustainability Report has provided clear information regarding the economic, social, and environmental performance carried out by the Bank:
 - ☐ Setuju | Agree
 - ☐ Tidak Setuju | Disagree
 - ☐ Tidak tahu | Don't know
- Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai pemenuhan tanggung jawab sosial dan lingkungan Bank:
This Sustainability Report has provided clear information regarding the fulfillment of the Bank's social and environmental responsibilities:
 - ☐ Setuju | Agree
 - ☐ Tidak Setuju | Disagree
 - ☐ Tidak tahu | Don't know
- Materi dan data dalam Laporan Keberlanjutan ini mudah dimengerti dan dipahami.
The material and data in this Sustainability Report are easy to understand.
 - ☐ Setuju | Agree
 - ☐ Tidak Setuju | Disagree
 - ☐ Tidak tahu | Don't know
- Materi dan data dalam Laporan Keberlanjutan ini sudah cukup lengkap.
The materials and data in this Sustainability Report are quite complete.
 - ☐ Setuju | Agree
 - ☐ Tidak Setuju | Disagree
 - ☐ Tidak tahu | Don't know
- Apakah desain, tata letak, grafis dan foto-foto dalam Laporan Keberlanjutan ini sudah bagus?
Are the designs, layout, graphics and photos in this Sustainability Report good enough?
 - ☐ Setuju | Agree
 - ☐ Tidak Setuju | Disagree
 - ☐ Tidak tahu | Don't know
- Informasi apa yang paling bermanfaat dari Laporan Keberlanjutan ini?
What is the most useful information from this Sustainability Report?
.....
.....
.....
- Informasi apa yang dinilai kurang bermanfaat dari Laporan Keberlanjutan ini?
What is the least useful information in this Sustainability Report?
.....
.....
.....
- Informasi apa yang dinilai masih kurang dari Laporan Keberlanjutan ini dan perlu ditambahkan pada Laporan Keberlanjutan mendatang?
What information is considered lacking in this Sustainability Report and needs to be added to the next Sustainability Report?
.....
.....
.....

Identitas Pengirim | Sender Identity:

Nama | Name :

E-mail :

Identifikasi menurut kategori pemangku kepentingan:

Identification by stakeholder category:

- Pemegang Saham | Shareholders
- Pemerintah/Regulator | Government/Regulators
- Masyarakat | Public
- Nasabah | Customer
- Karyawan | Employee
- Mitra bisnis | Business partner
- Media massa | Mass media
- LSM | NGO
- Lain-lain, sebutkan | Others, please specify

Mohon formulir ini dikirimkan kembali ke:

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Tanggapan Terhadap Umpan Balik Laporan Tahun Sebelumnya [OJK G.3]

Responses to Feedback on Previous Year's Reports [OJK G.3]

PT Bank Artha Graha Internasional Tbk tidak menerima tanggapan atas penerbitan Laporan Keberlanjutan Tahun 2021. Walau demikian, Perseroan telah melakukan upaya penyempurnaan isi laporan sesuai dengan panduan POJK No. 51/OJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik, serta SEOJK No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, serta GRI Universal Standards 2021.

PT Bank Artha Graha Internasional Tbk did not receive any response to the publication of the 2021 Sustainability Report. However, the Company has made efforts to improve the contents of the report in accordance with POJK guidelines No. 51/OJK.03/2017 concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, as well as SEOJK No. 16/SEOJK.04/2021 concerning Form and Content of Annual Reports of Issuers or Public Companies, as well as GRI Universal Standards 2021.



Verifikasi Tertulis dari Pihak Independen [OJK G.1]

Written Verification from Independent Party [OJK G.1]

Laporan keberlanjutan ini belum diverifikasi oleh Penyedia Jasa Assurance (Assurance Services Provider). Namun demikian, PT Bank Artha Graha Internasional Tbk menjamin bahwa seluruh informasi yang diungkapkan dalam laporan ini adalah benar, akurat, dan faktual.

This sustainability report has not been verified by the Assurance Service Provider. However, PT Bank Artha Graha Internasional Tbk guarantees that all information disclosed in this report is true, accurate, and factual.



Daftar Pengungkapan Sesuai POJK 51/ POJK.03/2017 [OJK G.4]

List of Disclosures According to POJK 51/POJK.03/2017 [OJK G.4]

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F.15	Tumpahan yang Terjadi (Jika Ada) <i>Spills Occured (If Any)</i>	N/R



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INDEKS KONTEN GRI STANDARD 2022

GRI STANDARD CONTENT INDEX 2022

Pernyataan penggunaan Usage statement	PT Bank Artha Graha Internasional Tbk telah melaporkan informasi yang dikutip dalam indeks konten GRI ini untuk periode 1 Januari 2022-31 Desember 2022 dengan merujuk kepada Standard GRI. PT Bank Artha Graha Internasional Tbk has reported the information cited in this GRI content index for the period January 1, 2022 to December 31, 2022 with reference to the GRI Standards.
GRI Sektor Standards GRI Standards Sector	-

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GRI 407: Kebebasan Berserikat dan Perundingan Kolektif 2016 GRI 407: 2016 Freedom of Association and Collective Bargaining	407-1	Operasi dan pemasok dimana hak atas kebebasan berserikat dan perundingan kolektif mungkin berisiko Operations and suppliers where the right to freedom of association and collective bargaining may be at risk	166			
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SUSTAINABILITY ACCOUNTING STANDARDS COMMERCIAL BOARD (SASB)

Topic Topic	Accounting Metric Accounting Metric	Category Category	Unit of Measure Unit of Measure	Code Code	Halaman Page
Data Security	1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Quantitative	Number, Percentage (%)	FN-CB-230a.1	183
	Description of approach to identifying and addressing data security risks	Discussion and Analysis	n/a	FN-CB-230a.2	183
Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Quantitative	Number, Reporting currency	FN-CB-240a.1	127
	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	Quantitative	Number, Reporting currency	FN-CB-240a.2	125
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	Number	FN-CB-240a.3	127
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number	FN-CB-240a.4	127
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Commercial and industrial credit exposure, by industry	Quantitative	Reporting currency	FN-CB-410a.1	127
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Discussion and Analysis	n/a	FN-CB-410a.2	99
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	Reporting currency	FN-CB-510a.1	114
	Description of whistleblower policies and procedures	Discussion and Analysis	n/a	FN-CB-510a.2	110
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	Quantitative	Basis points (bps)	FN-CB-550a.1	Tidak Termasuk Not Included
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	n/a	FN-CB-550a.2	95
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	Number, Reporting currency	FN-CB-000.B	8



SUSTAINABLE BANKING ASSESSMENT (SUSBA)

Code Code	Purpose - Sustainability Strategy and Stakeholder Engagement <i>Purpose - Sustainability Strategy and Stakeholder Engagement</i>	Halaman Page
1.1.1	Is there a clear reference to sustainability in the bank's strategy and long-term vision	14
1.1.3	Does the leadership statement make reference to the integration of ESG factors in the bank's business strategy?	14
1.1.4	Is there a clear reference to sustainable development goals (SDGs) in the bank's strategy or vision?	36
1.1.5	Does the bank explicitly acknowledge the societal and economic risks associated with climate change?	138
1.1.6	Does the bank explicitly acknowledge the societal and economic risks associated with environmental degradation?	99
1.1.7	Does the bank disclose the types of Stakeholders it engages with on ESG issues?	102
1.1.8	Does the bank engage with civil society and/or non-governmental organisations to understand the ESG impacts of its business activities?	102
1.1.9	Does the bank disclose the frequency and mode of communication with Stakeholders?	102
1.1.10	Has the bank identified responsible financing/lending and/or other key E&S issues as material?	99
Purpose - Participation in Sustainable Finance Initiatives <i>Purpose - Participation in Sustainable Finance Initiatives</i>		
1.2.2	Does the bank engage with regulators and policy makers on ESG integration and/or sustainable finance topics?	14,102
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2.1.4	Does the bank acknowledge biodiversity loss and/or deforestation risks in its clients' activities?	190
2.1.7	Does the bank have a commitment not to provide financial products and services to projects or companies located in, or having negative impacts on, UNESCO World Heritage Sites?	190
2.1.10	Does the bank recognize human rights risks, including those related to local communities, in its clients' activities?	152
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Policies – Public Statements On Specific ESG Issues <i>Policies – Public Statements On Specific ESG Issues</i>		
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2.2.3	Do the bank's E&S policies include minimum requirements or recommendations based on internationally recognized standards for best E&S practices (e.g. IFC Performance Standards, RSPO, FSC, etc.)?	191



Policies – Public Statements On Specific ESG Issues <i>Policies – Public Statements On Specific ESG Issues</i>		
3.1.1	Does the bank disclose its requirements/policies for environmentally or socially sensitive sectors?	99,135
3.1.2	Do the bank's E&S policies include minimum requirements or recommendations based on internationally recognized standards for best E&S practices (e.g. IFC Performance Standards, RSPO, FSC, etc.)?	99,135
3.1.3	As part of the approval process does the bank classify its clients and transactions based on E&S risk assessment?	99,135
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4.1.2	Do senior management's responsibilities include management of climate change risks and opportunities relevant to the bank's activities?	99
4.1.3	Does the bank describe the roles and responsibilities of the various departments, committees or teams involved in developing and implementing its E&S policies?	99
4.1.4	Has the bank put in place an internal control system with three lines of defence to manage E&S issues?	99
4.1.7	Do the terms of reference of the Audit committee require sustainability-related matters to be included in internal control and audit processes?	96
4.1.8	Does the bank implement periodic audits to assess implementation of E&S policies and procedures?	96-99
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2022

Laporan Keberlanjutan
Sustainability Report

AGI BANK
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